

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

COLEMAN DUPONT HOMSEY and
ELLEN HOMSEY,

Plaintiffs,

v.

VIGILANT INSURANCE COMPANY,

Defendant.

)
)
)
)
)
)
)
)
)
)

C.A. No. 07-338JJF

**APPENDIX TO HOMSEY PLAINTIFFS' OPENING BRIEF
IN SUPPORT OF THEIR MOTION FOR SUMMARY JUDGMENT
ON THE NUMBER OF LOSSES AND THEFTS**

John S. Spadaro, No. 3155
John Sheehan Spadaro, LLC
724 Yorklyn Road, Suite 375
Hockessin, DE 19707
(302)235-7745

December 5, 2007

Attorney for plaintiffs Coleman
DuPont Homsey and Ellen Homsey

TABLE OF CONTENTS

<u>Document</u>	<u>Page</u>
Chubb Masterpiece Policy with Certification of Authenticity	A1
December 29, 2005 letter from John S. Spadaro to Weymouth & Smith.....	A98
February 28, 2006 letter from John S. Spadaro to Philip B. Weymouth, Jr.	A119
December 4, 2006 letter from Christopher T. Evans to Murphy Spadaro & Landon	A201



CHUBB GROUP OF INSURANCE COMPANIES

202 Hall's Mill Road, Whitehouse Station, New Jersey 08889-1600

May 22, 2007

Attn: Lana Staponski

Policy: 12680929-01

Insured: Coleman Dupont Homsey

Writing Co: Vigilant Insurance Company

I certify that the above mentioned, enclosed policy is a true and accurate copy.

Yours truly,
Chubb & Son
A Division of Federal Insurance Company

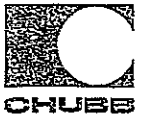
By:

Theresa R. Zarrello
Personal Lines Service Branch

A1

DEF001

Masterpiece®



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Effective Date 2/5/04

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York

Policy period 2/5/04 to 2/5/05

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

To Our Valued Customer:

Chubb understands what you expect when it comes to insurance - coverage that suits your lifestyle, a policy that gives you choices and no hassles if you have to report a claim. In fact, when it comes to insuring your property and possessions, we offer coverage and service beyond your expectations.

As part of our service commitment, we are proud to offer our web site, www.chubb.com/personal, that allows you to pay your bills online, while giving you secure online access to your policy, bill and claim information.*

To take advantage of our online services, you will first need to establish an account and register your policies online. The process is easy. Simply go to www.chubb.com/personal and select "Register here". Establish your account by creating a user ID and password and agreeing to the terms and conditions of the site.

Next, register your policies on the site by selecting "Add a Policy" and entering the requested information. For security reasons, you **MUST** have a copy of a recent bill or a current policy, as you will need details from these documents to register each of your policies. Also, you will need the four-digit customer code referenced below. **KEEP THIS LETTER IN A SAFE PLACE UNTIL YOU REGISTER.**

Customer Code: 1352

Once your policies are registered, you can access your policy, bill and claim information each time you visit the site simply by logging in with your user ID and password. Chubb utilizes security and encryption technology to ensure the privacy of your online information.

If you need assistance with registration, please contact Chubb's Customer Care Team toll-free at 1-866-324-8222 from 8 a.m. to 8 p.m. EST, Monday through Friday. If you have questions or concerns about your coverage, your agent or broker is your best source of advice and guidance.

Thank you for insuring through Chubb.

Mary Ann Avnet
Customer Relations Manager
Chubb Personal Insurance

*Availability of policy, bill, and claims information is subject to certain system limitations. Not all information is available for all states.

Chubb refers to the insurers of the Chubb Group of Insurance Companies.

A2

DEF002

Masterpiece®**Premium Summary**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1
Effective Date 2/5/04
Policy no. 12680929-01
Policy period 2/5/04 to 2/5/05
Producer name WEYMOUTH & SMITH INSURANCE,
INC.

We are pleased to enclose your Chubb Masterpiece Policy, customized to provide the coverage you requested.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 1,886.00
Total Premium			\$ 1,886.00

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

If you choose one of our convenient installment plans, your payments will be slightly higher than the premium shown above because of the small service charge.

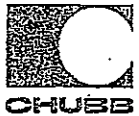
We appreciate your business. Since 1882, personal service and comprehensive coverages have been the hallmarks of the Chubb Group of Insurance Companies.

Thank you for insuring through Chubb.

A3

DEF003

Masterpiece®



PRIVACY POLICY AND PRACTICES

Chubb has been serving the insurance needs of our customers for more than a century. To continue to provide innovative products and services that respond to your insurance needs, Chubb collects certain personal information about you, which is described below in **The Personal Information We Collect**. At Chubb, we respect the privacy of our customers. We do not sell or share our customer lists with anyone else for the purpose of marketing their products to you. Chubb's personal information handling practices are regulated by law and this Privacy Policy describes those practices.

Chubb's Privacy Policy

The Personal Information We Collect. Chubb collects personal information about you and the members of your household to conduct business operations, provide customer service, offer new products, and satisfy legal and regulatory requirements.

We may collect the following categories of information about you from these sources:

- Information from you directly or through your agent, broker or automobile assigned risk plan, including information from applications, worksheets, questionnaires, claim forms or other documents (such as name, address, driver's license number and amount of coverage requested).
- Information about your transactions with us, our affiliates or others (such as products or services purchased, claims made, account balances and payment history).
- Information from a consumer reporting agency (such as motor vehicle reports).
- Information from other non-Chubb sources (such as prior loss information and demographic information).
- Information from visitors to our web sites (such as that provided through online forms and online information-collecting devices known as "cookies"). Chubb does not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

"Opt Out" Option

The law permits certain types of disclosures, such as for the processing of the insurance transaction without allowing an opt out. Chubb does not have an opt out option as we do not disclose your personal information to nonaffiliated third parties other than as described below. Therefore, no action is required by you.

The Personal Information We Share. Chubb may disclose the personal information we collect only to service, process or administer business operations such as underwriting and claims, and for other purposes such as the marketing of products or services, regulatory compliance, the detection or prevention of fraud, or as otherwise required or allowed by law. These disclosures may be made without prior authorization from you, as permitted by law.

Sharing Personal Information With Others. Chubb may disclose the personal information we collect to affiliated and nonaffiliated parties for processing and servicing transactions, such as reinsurers, insurance agents or brokers, property and automobile appraisers, auditors, claim adjusters and third party administrators. For example, Chubb may disclose personal information to our affiliates and other parties that perform services for us such as customer service or account maintenance. Specific examples include mailing information to you and maintaining or developing software for us. Chubb may also disclose personal information to nonaffiliated parties as permitted by law. For example, we may disclose information as required in response to a subpoena, to detect or prevent fraud or to comply with an inquiry or requirement of a government agency or regulator.

DEF004

A4

Sharing Personal Information With Service Providers or for Joint Marketing. Chubb may disclose the personal information we collect to your agent or broker so that they can market our financial products and services to you, and to service providers who perform functions for us. Any such disclosure is required to be subject to an agreement with us that includes a confidentiality provision. We do not disclose personal information to other financial institutions.

Confidentiality and Security of Personal Information. Access to personal information is allowed for business purposes only. The people who have access to personal information, including employees of Chubb and its affiliates, and nonemployees performing business functions for Chubb, are under obligations to safeguard such information. Chubb maintains physical, electronic and procedural safeguards to guard your personal information.

Personal Health Information. Under certain circumstances, we also collect personal health information about our customers, such as information regarding an accident, disability or injury, for underwriting or claim purposes. Chubb does not disclose your personal health information to others for the purpose of marketing to you unless we have your express consent.

Personal Information of Former Customers. Chubb's personal information privacy policy also applies to former customers.

Changes in Privacy Policy. Chubb may choose to modify this policy at any time. We will notify customers of any modifications at least annually. If we change our disclosure practices in a way that allows an opt out, we will provide customers an opportunity to request that information not to be disclosed for marketing purposes.

Definitions.

"Chubb" means the following companies on whose behalf this notice is given:

Chubb & Son Inc.	Executive Risk Indemnity Inc.
Chubb & Son Inc. (of Illinois)	Executive Risk Specialty Insurance Company
Chubb Custom Insurance Company	Federal Insurance Company
Chubb Custom Market, Inc.	Great Northern Insurance Company
Chubb Indemnity Insurance Company	Northwestern Pacific Indemnity Company
Chubb Insurance Company of New Jersey	Pacific Indemnity Company
Chubb Lloyds Insurance Company of Texas	Quadrant Indemnity Company
Chubb Multinational Managers, Inc.	Texas Pacific Indemnity Company
Chubb National Insurance Company	Vigilant Insurance Company

"Customer" and "you" mean any individual who obtains or has obtained a financial product or service from Chubb that is to be used primarily for personal, family or household purposes. This notice applies to customers only.

"Personal information" means nonpublic personal information, which is defined by law as personally identifiable financial information provided by you to Chubb, resulting from a transaction with or any service performed for you by Chubb, or otherwise obtained by Chubb. Personal information does not include publicly available information as defined by applicable law.

Chubb Personal Insurance
Attention: Privacy Inquiries
P.O. Box 1615
Warren, NJ 07061-1615

A5

DEF005

Masterpiece®**Coverage Summary****Name and address of Insured**

COLEMAN DUPONT HOMSEY
 466 SNUFF MILL LANE
 HOCKESSIN, DE 19707

Page 1

Effective date 2/5/04

Policy no. 12680929-01

Issued by Vigilant Insurance Company
 a stock insurance company
 incorporated in New York

Policy period 2/5/04 to 2/5/05

If you have any questions, please contact
 WEYMOUTH & SMITH INSURANCE, INC.
 P.O. BOX 3939
 WILMINGTON, DE 19807
 302-655-6323

This Coverage Summary is part of your policy. **PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.**

Homes and Contents

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	\$600,000	\$400,000
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST

The base deductible for each occurrence is \$7,500. We will waive the base deductible for covered losses of more than \$50,000 except for covered losses subject to any special deductibles. Special deductibles include the vacant house deductible, water backup deductible, wind or hail deductible, and earthquake deductible.

Additional coverages or conditions**Important notice regarding mold remediation expenses**

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 466 SNUFF MILL LANE, HOCKESSIN, DE. This amount of coverage for mold remediation expenses cannot be increased except upon a renewal of this policy, subject to underwriting acceptance.

A6

DEF006

Coverage Summary

Page 2

Effective date 2/5/04

Policy no. 12680929-01

Name COLEMAN DUPONT HOMSEY

Liability

Amount of liability coverage: \$300,000.

This is the total amount of your liability coverage. It applies to all property for which you have liability coverage, as shown in the following chart.

Your liability coverage covers damages for which you are legally responsible. For each occurrence, we will pay up to the amount of your liability coverage, as explained in your policy.

However, when you have excess liability only, we will pay for a covered loss **only** after the loss exceeds the required primary underlying insurance shown in your policy. This applies whether you have other liability coverage provided under a separate policy with us or by another insurance company.

Home

HOUSE AT
466 SNUFF MILL LANE
HOCKESSIN, DE

PERSONAL LIABILITY

As the duly authorized representative of the company my signature validates this policy.



Authorized representative

A7

DEF007

Masterpiece®**Table of Contents****Name and address of insured**

COLEMAN DUPONT HOMSEY
 466 SNUFF MILL LANE
 HOCKESSIN, DE 19707

Effective date 2/5/04

Policy no. 12680929-01

Issued by Vigilant Insurance Company
 a stock insurance company
 incorporated in New York

Policy period 2/5/04 to 2/5/05

If you have any questions, please contact
 WEYMOUTH & SMITH INSURANCE, INC.
 P.O. BOX 3939
 WILMINGTON, DE 19807
 302-655-6323

This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

Contents

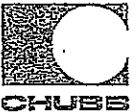
Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe House Coverage	09/03	DEL	B-1
Standard Contents Coverage	04/03	DEL	D-1
Personal Liability Coverage	12/03	DEL	T-1
Policy Terms	09/03	DEL	Y-1
Policy Information Notice	04/03	DEL	

A8

DEF008

Masterpiece®

Introduction



This is your Chubb Masterpiece Policy. Together with your Coverage Summary, it explains your coverages and other conditions of your insurance in detail.

This policy is a contract between you and us. **READ YOUR POLICY CAREFULLY** and keep it in a safe place.

Agreement

We agree to provide the insurance described in this policy in return for your premium and compliance with the policy conditions.

Definitions

In this policy, we use words in their plain English meaning. Words with special meanings are defined in the part of the policy where they are used. The few defined terms used throughout the policy are defined here:

You means the person named in the Coverage Summary, and a spouse who lives with that person.

We and us mean the insurance company named in the Coverage Summary.

Family member means your relative who lives with you, or any other person under 25 in your care or your relative's care who lives with you.

Policy means your entire Masterpiece Policy, including the Coverage Summary and any Mortgagee's Coverage Summary.

Coverage Summary means the most recent Coverage Summary we issued to you, including any subsequent Coverage Updates.

Occurrence means a loss or accident to which this insurance applies occurring within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Business means any employment, trade, occupation, profession, or farm operation including the raising or care of animals.

A9

DEF009

Masterpiece®**Deluxe House
Coverage**

This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your house unless stated otherwise or an exclusion applies.

"House" means the main one-family or two-family dwelling at each Delaware location with Deluxe House Coverage shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for your house will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

To help you and us agree on the appropriate amount of coverage, we may, but are not obligated to, conduct appraisals of your house and also make periodic adjustments to the amount of coverage. To maintain an appropriate amount of coverage, it is your duty to advise us of additions, alterations or renovations to your house.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Vacant house deductible. In lieu of the base deductible, a 5% vacant house special deductible applies to each occurrence if your house has been substantially empty of furnishings and contents for more than 30 consecutive days at the time of a covered loss, and you did not notify us it would be vacant. This deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house at the time of a covered loss. If your house coverage amount is increased because of extended replacement cost, the deductible will be based on the increased amount. However, if any other special deductible applies and the dollar amount of that special deductible is greater than the dollar amount of the vacant house special deductible, the greater special deductible applies. If the dollar amount of the base deductible is greater than the dollar amount of the applicable special deductible, the dollar amount of that special deductible is increased to the dollar amount of the base deductible.

Payment basis

Your Coverage Summary indicates the payment basis for each house.

"Reconstruction cost" means the lesser of the amount required at the time of loss to repair, replace or rebuild, at the same location, your house or any other permanent structure, using like design, and materials and workmanship of comparable kind and quality.

"Reconstruction cost" does not include any amount required for:

- the excavation, replacement or stabilization of land under or around your house or any other permanent structure;
- conforming to any law or ordinance that regulates the repair, replacement, rebuilding or demolition of your house or any other permanent structure; or
- removing the debris of a covered loss or the property that caused a covered loss.

A10

DEF010

Deluxe House Coverage

Payment for a Loss

(continued)

Extended replacement cost. If the payment basis is extended replacement cost, we will pay the reconstruction cost even if this amount is greater than the amount of coverage shown in your policy.

Extended replacement cost is provided on the condition that you maintain at least the amount of coverage for your house as previously agreed to, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

This payment basis is subject to the following limitations:

- If you have a covered partial loss to your house or other permanent structure and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost, less depreciation.
- If you do not repair, replace, or rebuild your house or other permanent structure at the same location, the payment basis will be verified replacement cost.
- If at any time during any policy period of this coverage:
 - you are newly constructing your house or an other permanent structure; or
 - you are constructing additions, alterations, or renovations to your house or an other permanent structure that results in your living out of the house during any part of the construction,your payment basis for your house or other permanent structures will be conditional replacement cost. Conditional replacement cost will remain your payment basis until construction is completed and you and we agree on the appropriate amount of coverage for your house or other permanent structures.

Your duty: To reduce the possibility of being underinsured, you must notify your agent or broker at the beginning of construction so that the amount of coverage for your house or other permanent structures can be adjusted to reflect the proper reconstruction cost.

- If you cannot repair, replace or rebuild your house because your primary mortgagee or its assignees has recalled your mortgage, we will pay up to the amount of coverage shown in the Coverage Summary for your house, minus what is due to the mortgagee.

Verified replacement cost. If the payment basis is verified replacement cost, we will pay the reconstruction cost of:

- your house up to the amount of coverage shown in the Coverage Summary; and
- other permanent structures up to the amount of coverage for other permanent structures, whether or not you actually repair, replace or rebuild.

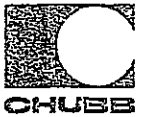
Verified replacement cost is provided on the condition that you maintain at least 90% of the full amount of coverage we recommend for your house, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, we will only pay the reconstruction cost less depreciation.

A11

DEF011

Deluxe House Coverage



Payment for a Loss

(continued)

Conditional replacement cost. If the payment basis is conditional replacement cost, our payment will be the greater of the following:

- the reconstruction cost less depreciation; or
 - the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary, by 80% of the amount required to rebuild your entire house.
- However, our payment will not exceed the lesser of:
- the reconstruction cost; or
 - the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, our payment will be the lesser of the following:

- the reconstruction cost less depreciation; or
 - the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary by 80% of the amount required to rebuild your entire house.
- However, our payment will not exceed the lesser of:
- the reconstruction cost; or
 - the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

Deluxe House Coverage

In Deluxe House Coverage, a "covered loss" includes all risk of physical loss to your house or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in Exclusions.

Extra Coverages

In addition to covering the physical loss to your house, we also provide many related coverages. These payments are in addition to the amount of coverage for your house unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in Exclusions.

A12

DEF012

Extra Coverages

(continued)

Homeowner assessments

We cover your share of an assessment charged against all homeowners in your homeowners association. But the assessment must be a result of a loss that would be covered under this policy to property owned collectively by all homeowners, or of liability that would be covered under this policy. We will not pay homeowners assessments caused by earthquake even if earthquake coverage is shown in your Coverage Summary for that location. But we do insure ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

We will pay up to \$50,000 for any one loss, regardless of the number of assessments. But we will not pay more than \$1,000 in any one loss for assessments that result from a deductible in your homeowners association's insurance.

There is no deductible for this coverage.

Other permanent structures

We cover other permanent structures on the grounds of your house. For each occurrence, we will pay up to a total of 20% of the amount of house coverage for the location at which a covered loss to these structures occurs, plus any additional amount of coverage shown in the Coverage Summary for "other permanent structures" at this location. The same payment basis applies to other permanent structures as to the house itself.

Additional living expenses

As described below, under certain conditions when your house cannot be lived in because of a covered loss to your house or, if applicable, your contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value and forced evacuation expenses. There is no deductible for this coverage.

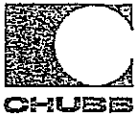
Extra living expenses. If your house cannot be lived in because of a covered loss to your house or, if applicable, your contents, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living. We cover this increase for the reasonable amount of time required to repair, replace or rebuild your house or, your contents, or if you permanently relocate, the shortest amount of time required for your household to settle elsewhere. This period of time is not limited by the expiration of this policy.

Fair rental value. If part of your house which you usually rent to others cannot be lived in because of a covered loss to your house or, if applicable, your contents, we cover its fair rental value for the reasonable amount of time required to repair, replace or rebuild the part of your house or your contents rented or held for rental, during the period of time it is usually rented. This period of time is not limited by the expiration of this policy.

Forced evacuation expenses. If your house cannot be lived in because a civil authority prohibits you from using it, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living. We also cover any loss in fair rental value if your house is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. The prohibition must be a direct result of a loss to neighboring premises that would be a covered loss under this policy. We cover these forced evacuation expenses for up to 30 days, even if the policy period ends during that time.

DEF013

**Deluxe House
Coverage**



Extra Coverages

(continued)

"Contents" means personal property you or a family member owns or possesses covered by us.

Land

Whenever there is a covered loss to your house or other permanent structure and the related repair or rebuilding requires excavation, replacement, or stabilization of land under or around your house or other permanent structure, we will also pay up to 10% of the amount of the covered loss to your house or other permanent structure for the excavation, replacement, or stabilization of the land.

Landscaping

We cover trees, shrubs, plants, and lawns at your house against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay up to a total of 5% of the amount of coverage for the house at which the loss occurs, but not more than \$1,000 for any one tree, shrub, or plant. If your payment basis is extended replacement cost, the 5% is applied to the increased amount of coverage.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Fire department charges

If a fire department is called to protect your house or its grounds against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys to your house are lost or stolen, we will pay the cost of replacing the locks, up to \$500. But you must notify us in writing within 72 hours of discovering the loss. There is no deductible for this coverage.

Debris removal

We cover the reasonable expenses you incur to remove debris of a covered loss and of the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your house or other permanent structure against further covered damage. These payments do not increase the amount of coverage for your house or other permanent structures.

DEF014

A14

Extra Coverages
(continued)

Construction materials

We cover the materials and supplies owned by you on the grounds of your house for use in the construction, alteration, and repair of your house or other permanent structures. These payments apply only to a covered loss, and they do not increase the amount of coverage for your house or other permanent structures.

Rebuilding to code

After a covered loss, we cover the cost of conforming to any law or ordinance that regulates the repair, replacement, rebuilding or demolition of your house or other permanent structure made necessary by the covered loss.

This coverage does not apply unless you repair, replace, or rebuild your house or other permanent structure at the same location.

Mine subsidence

We cover your house and other permanent structures on the grounds of your house against direct loss caused by *mine subsidence*.

Mine subsidence means loss caused by lateral or vertical movement of a man-made underground mine or underground mine related excavations including any resulting collapse of your house or other permanent structures on the grounds of your house, including but not limited to coal, clay, limestone, and fluorspar mines. Mine subsidence does not mean loss caused by collapse of storm and sewer drains, and rapid transit tunnels.

The amount of coverage is limited to the amount shown in the Coverage Summary.

The exclusions of loss caused by structural movement, and earth movement in this policy do not apply to mine subsidence.

Mold remediation expenses

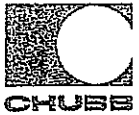
We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to your house, other permanent structure, or to contents if contents coverage is provided under this policy. For each occurrence, we will pay up to a total of \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. This coverage applies only to the portion of the house, other permanent structure or contents, which directly sustained the covered water damage loss. These payments do not increase the amount of coverage for your house, other permanent structures, or contents.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality for mold;
- testing the surfaces and materials of your house, other permanent structure or contents for mold;
- developing a mold remediation plan; and

DEF015

Deluxe House Coverage



Extra Coverages

(continued)

- implementing a mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.
"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:
- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your house rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Contents" means personal property you or a family member owns or possesses covered by us.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage. The amount of coverage for mold remediation expenses and temporary relocation expenses is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Exclusions

These exclusions apply to your Deluxe House Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

DEF016

A16

Exclusions

(continued)

Contamination. We do not cover any loss caused by contamination, pollution, smog, or industrial or agricultural smoke. Nor do we cover the cost to extract pollutants or contaminants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by birds, vermin, insects, rodents, or domestic animals except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss caused by the settling, cracking, shrinking, bulging, or expansion of pavements, patios, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Discharge, overflow or backup. We do not cover any loss caused by the discharge, leakage, seepage, overflow or backup from within a plumbing system, sewer or drain when the discharge, leakage, seepage, overflow or backup exits the plumbing system, sewer or drain outside the foundation of your house or other permanent structure.

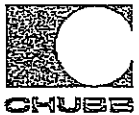
Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if the house is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat in the building or shut off and drained the water system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

Surface water. We do not cover any loss caused by:

- flood, surface water, waves, tidal water, or water borne material from any of these;
 - overflow of water or water borne material from a body of water;
 - run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
 - spray from any of these,
- from any source, even if driven by wind. But we do insure ensuing covered loss unless another exclusion applies.

DEF017

Deluxe House Coverage



Exclusions

(continued)

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss unless another exclusion applies.

Water damage to outside structures. We do not cover certain kinds of loss to a fence, pavement, patio, swimming pool, hot tub, septic system, foundation, retaining wall, bulkhead, pier, wharf, dock, or bridge. These are losses caused by freezing, thawing, or the pressure or weight of water or ice, even if the water or ice is driven by wind. But we do insure ensuing covered loss unless another exclusion applies.

Dampness or temperature. We do not cover any loss caused by air dampness, water vapor or temperature extremes.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property before, at, or after the time of a loss.

Intentional acts. We do not cover any loss caused intentionally by you or a family member, or by a person directed by you or a family member to cause a loss. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Earthquake. We do not cover any loss caused by earthquake unless shown in your Coverage Summary for that location. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and the sinking, rising, or shifting of land. But we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

DEF018

A18

Exclusions

(continued)

Acts of war. We do not cover any loss caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Nuclear or radiation hazard. We do not cover any loss caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused. But we do insure ensuing covered loss due to fire resulting from a nuclear hazard unless another exclusion applies.

DEF019

Masterpiece®**Standard Contents
Coverage**

This part of your Masterpiece Policy provides you with coverage against physical loss to your contents caused by named perils anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If a change in the amount of coverage for your house is made, including the application of extended replacement cost, the amount of coverage for contents will be adjusted proportionately. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a house with contents coverage. If the covered loss takes place at a listed house with contents coverage in this policy, we will pay up to the amount of contents coverage for that house, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of the Chubb Corporation, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

DEF020

A20

Standard Contents Coverage

Payment for a Loss

(continued)

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

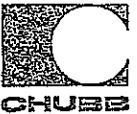
For a covered loss to the following types of contents, we will not pay more than the amounts shown. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

Money, money orders, checks, drafts, bank notes, bullion, gold, silver or platinum	\$1,000
Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, or tickets	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Trailers	\$3,000
Watercraft, including their furnishings, equipment, and outboard motors	\$2,000
Jewelry, watches or precious and semi-precious stones, whether set or unset, that are stolen	\$5,000

DEF021

A21

Standard Contents Coverage



Payment for a Loss

(continued)

Furs that are stolen	\$5,000
Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household articles, other than jewelry, consisting principally of sterling silver, gold, or pewter that are stolen	\$10,000
Collectible stamps, coins, and medals	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Guns that are stolen	\$5,000
Grave markers	\$5,000

Standard Contents Coverage

In Standard Contents Coverage, a "covered loss" is any physical loss to your contents or other property covered under this part of your Masterpiece Policy, caused directly by a peril named below, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in Exclusions.

Fire, lightning, and explosion.

Riot. This includes any kind of civil commotion.

Wind or hail. This coverage includes loss to contents inside a building only when caused by rain, snow, sleet, sand, or dust that entered the building through an opening in a roof or wall damaged by the direct force of wind or hail. This coverage does not include loss to watercraft or their trailers, furnishings, equipment, and outboard motors, unless they are inside a fully enclosed building.

Aircraft. This means any loss caused by aircraft, including self-propelled missiles and spacecraft.

Vehicles. This means any loss caused by a vehicle.

Sudden and accidental damage from smoke. This does not include smoke from agricultural smudging or industrial operations.

Vandalism. This means any vandalism, including malicious mischief.

DEF022

A22

Standard Contents Coverage

(continued)

Theft. This includes theft, attempted theft, and loss of property when theft can be presumed.

However, our coverage for theft does not apply to:

- theft committed by you or a family member;
- theft from a residence under construction, other than construction materials or supplies used for your additions and alterations, until the residence is completed and occupied; or
- theft from a residence you or a family member owns, rents, or occupies that does not have contents, condominium, cooperative, or renters coverage in this policy. However, we will cover theft from a residence where you or a family member is temporarily residing, including theft of property kept at a school residence belonging to a family member who is a student.

Falling objects. This coverage does not include damage to contents inside a building, unless the roof or an exterior wall of the building is first damaged by the falling object. Damage to the falling object itself is not covered.

Weight of ice, snow, or sleet. This coverage applies only to property that is inside a fully enclosed building.

Collapse of a building or part of a building. This coverage does not include settling, cracking, shrinking, bulging, or expansion.

Accidental discharge or overflow. This coverage applies only to accidental discharge or overflow from within a plumbing, heating, or air conditioning system, an automatic fire protective sprinkler system, or a household appliance. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

This coverage also includes damage caused by water and water borne material which backs up from within sewers or drains.

Sudden and accidental cracking, burning, bulging, or tearing apart. This coverage applies only to a plumbing, heating, or air conditioning system, or a household appliance for heating water. This coverage does not include loss to the system or appliance itself, or loss due to freezing.

Freezing. This coverage applies to loss of contents resulting from freezing of a plumbing, heating, or air conditioning system, or a household appliance. This coverage does not include loss from freezing when the house is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat in the building or shut off and drained the system or appliance.

Power surge. This coverage refers to sudden damage from an electrical current.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These payments are in addition to the amount of coverage for your contents unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise.

DEF023



Standard Contents Coverage

Extra Coverages

Exclusions to these coverages are described in Exclusions.

Business property

We will pay up to \$25,000 for a covered loss to business property you own or possess. However, if a covered loss to electronic data processing property used to conduct your business takes place away from any residence you own or live at, we will not pay more than \$2,500 for each occurrence. The same payment basis applies to business property as to contents, except that we will pay the cost of replacing or recreating business data contained in books, records and software if it is actually replaced or recreated.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property; used to conduct your business.

"Electronic data processing property" means:

- electronic data processing equipment, and accessories;
- software; and
- data stored on software.

Electronic data restoration

We cover your personal data stored on computer software which you own or possess, anywhere in the world. We will pay up to \$5,000 for replacing or recreating that personal data as a result of a covered loss or computer virus if it is actually replaced or recreated at your expense.

"Computer virus" means an illegal or malicious entry into electronic data processing property which results in functions that distort, corrupt or manipulate the electronic data processing property.

"Electronic data processing property" means:

- electronic data processing equipment, and accessories;
- software; and
- data stored on software.

Food spoilage

We cover food while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

DEF024

A24

Extra Coverages

(continued)

Endangered property

Covered contents removed from your house because the house is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your contents.

Exclusions

These exclusions apply to your Standard Contents Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Contamination. We do not cover any loss caused by contamination, pollution, smog, or industrial or agricultural smoke. Nor do we cover the cost to extract pollutants or contaminants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Discharge, overflow or backup. We do not cover any loss caused by the discharge, leakage, seepage, overflow or backup from within a plumbing system, sewer or drain when the discharge, leakage, seepage, overflow or backup exits the plumbing system, sewer or drain outside the foundation of your house or other permanent structure.

Surface water. We do not cover any loss caused by:

- flood, surface water, waves, tidal water, or water borne material from any of these;
 - overflow of water or water borne material from a body of water;
 - run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
 - spray from any of these,
- from any source, even if driven by wind. But we do insure ensuing covered loss unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss unless another exclusion applies.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is in any home occupied by you or a family member.

DEF025

Standard Contents Coverage



Exclusions

(continued)

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads.

Theft of sound equipment from a motorized land vehicle. We do not cover any theft of sound reproducing, receiving, and transmitting equipment from a motorized land vehicle if the equipment is operated by power from the electrical system of that vehicle. This includes radios, tape players, CBs, scanning monitors, televisions, and any other similar equipment, including their accessories and antennas.

Dampness or temperature. We do not cover any loss caused by air dampness, water vapor or temperature extremes. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Watercraft accidents. We do not cover any loss caused by the sinking, swamping, stranding, or collision of a watercraft or its trailer, equipment, or outboard motor. But we do cover collision of a watercraft with a land vehicle unless another exclusion applies.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of The Chubb Corporation.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts.

Intentional acts. We do not cover any loss caused intentionally by you or a family member, or by a person directed by you or a family member to cause a loss. But we do provide coverage for you or a family member who is not responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Misappropriation. We do not cover any loss to contents caused by the taking or other misappropriation of the contents from you or a family member by your spouse or another family member.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property before, at, or after the time of a loss.

Earthquake. We do not cover any loss caused by earthquake. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Exclusions

(continued)

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and the sinking, rising, or shifting of land. But we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or
- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Collapse from earth movement. We do not cover any loss caused by collapse from earth movement, as previously defined.

Acts of war. We do not cover any loss caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Nuclear or radiation hazard. We do not cover any loss caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused. But we do insure ensuing covered loss due to fire resulting from a nuclear hazard unless another exclusion applies.

DEF027

Masterpiece®**Personal Liability
Coverage**

This part of your Masterpiece Policy provides you with personal liability coverage for which you or a family member may be legally responsible anywhere in the world unless stated otherwise or an exclusion applies.

Payment for a Loss

Amount of coverage

The amount of coverage for liability is shown in the Coverage Summary. We will pay on your behalf up to that amount for covered damages from any one occurrence, regardless of how many claims, homes, or people are involved in the occurrence.

Any costs we pay for legal expenses (see **Defense coverages**) are in addition to the amount of coverage.

Personal Liability Coverage

We cover damages a covered person is legally obligated to pay for personal injury or property damage which take place anytime during the policy period and are caused by an occurrence, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "occurrence" in the Introduction, the following definition of "occurrence" applies:

"Occurrence" means an accident or offense to which this insurance applies and which begins within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

A "covered person" means:

- you or a family member;
- any person using a vehicle or watercraft covered under this part of your Masterpiece policy with permission from you or a family member with respect to their legal responsibility arising out of its use;
- any person or organization with respect to their legal responsibility for acts or omissions of you or a family member; or
- any combination of the above.

"Damages" means the sum that is paid or is payable to satisfy a claim settled by us or resolved by judicial procedure or by a compromise we agree to in writing.

"Personal injury" means the following injuries, and resulting death:

- bodily injury;
- shock, mental anguish, or mental injury;
- false arrest, false imprisonment, or wrongful detention;
- wrongful entry or eviction;
- malicious prosecution or humiliation; and
- libel, slander, defamation of character, or invasion of privacy.

A28

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of services and resulting death.

DEF028

Personal Liability Coverage

Personal Liability Coverage

(continued)

"Property damage" means physical injury to or destruction of tangible property, including the loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits, and similar instruments, but does not include the value represented by such instruments.

"Registered vehicle" means any motorized land vehicle not described in "unregistered vehicle".

"Unregistered vehicle" means:

- any motorized land vehicle not designed for or required to be registered for use on public roads;
- any motorized land vehicle which is in dead storage at your residence;
- any motorized land vehicle used solely on and to service a residence premises shown in the Coverage Summary; or
- golf carts.

"Employment discrimination" means a violation of applicable employment discrimination law protecting any residential staff based on his or her race, color, religion, creed, age, sex, disability, national origin or other status according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

"Employment practices crisis" means:

- an allegation of, or your discovery of, a wrongful employment act committed against any residential staff that is reasonably likely to result in a civil action against you or a family member; or
- a threat by any residential staff to disclose publicly that you or a family member committed or allegedly committed a wrongful employment act.

"Reputation management firm" means:

- a professional public relations consulting firm;
- a professional security consulting firm; or
- a professional media management consulting firm.

"Residential staff" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed regularly to work 15 or more hours per week.

Residential staff includes a temporary worker. Residential staff does not include an independent contractor or any covered person.

"Temporary worker" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed to work 15 or more hours per week to substitute for any residential staff on leave or to meet seasonal or short-term workload demands for 30 consecutive days or longer during a 6 month period.

Temporary worker does not include an independent contractor or any covered person.

A29

DEF029



Personal Liability Coverage

Personal Liability Coverage

(continued)

"Wrongful employment act" means any employment discrimination, sexual harassment, or wrongful termination of any residential staff actually or allegedly committed or attempted by you or a family member, while acting in the capacity as an employer, that violates applicable employment law of any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico. "Sexual harassment" as it relates solely to a wrongful employment act means unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature that:

- is made a condition of employment of any residential staff;
- is used as a basis for employment decisions;
- interferes with performance of any residential staff's duties; or
- creates an intimidating, hostile, or offensive working environment.

"Wrongful termination" means:

- the actual or constructive termination of employment of any residential staff by you or a family member in violation of applicable employment law; or
- breach of duty and care when you or a family member terminates an employment relationship with any residential staff.

Defense coverages

We will defend a covered person against any suit seeking covered damages for personal injury or property damage or for covered damages under Employment practices liability, if Employment practices liability coverage is shown in the Coverage Summary. We provide this defense at our own expense, with counsel of our choice, even if the suit is groundless, false, or fraudulent. We may investigate, negotiate, and settle any such claim or suit at our discretion.

As part of our investigation, defense, negotiation, or settlement we will pay:

- all premiums on appeal bonds required in any suit we defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but we are not obligated to apply for or furnish any bond);
- all expenses incurred by us;
- all costs taxed against a covered person;
- all interest accruing after a judgement is entered in a suit we defend on only that part of the judgement we are responsible for paying. We will not pay interest accruing after we have paid the judgement up to the amount of coverage;
- all prejudgement interest awarded against a covered person on that part of the judgement we pay or offer to pay. We will not pay any prejudgement interest based on that period of time after we make an offer to pay the amount of coverage;
- all earnings lost by each covered person at our request, up to \$250 a day, to a total of \$10,000;
- other reasonable expenses incurred by a covered person at our request; and
- the cost of bail bonds required of a covered person because of a covered loss.

These Defense coverages are limited for Employment practices liability as follows:

Our duty to defend you or a family member and our obligation to pay defense expenses ends when we have exhausted the amount of coverage per occurrence for Employment practices liability shown in the Coverage Summary by paying for covered damages from any one occurrence, or exhausted the maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary by paying for covered damages, whichever occurs sooner.

A30

DEF030

Personal Liability Coverage

Personal Liability Coverage

(continued)

In jurisdictions where we may be prevented by local law from carrying out these Defense Coverages, we will pay only those defense expenses that we agree in writing to pay and that are incurred by you.

Extra Coverages

In addition to covering damages and defense costs, we also provide many related coverages. These payments are in addition to the amount of coverage for damages and defense costs unless stated otherwise.

Medical payments to others

We will pay the necessary medical expenses, up to a total of \$10,000 for each person, for personal injury to anyone except you, a family member or a domestic employee of yours who is eligible to receive Workers' Compensation benefits. These expenses must be incurred or medically ascertained within three years of an accident that:

- occurs at a home with liability coverage in this policy, to a person with permission from you or a family member to be there;
- arises from a condition at a home, or at the steps, driveways or sidewalks immediately adjoining, with liability coverage in this policy;
- was caused by the activities of a covered person;
- was caused by a domestic worker in the course of his or her employment by a covered person; or
- was caused by an animal owned by or in the care of a covered person.

"Medical expenses" includes reasonable charges for first aid, medical, funeral, surgical, x-ray, dental, ambulance, hospital, rehabilitation, professional nursing services, and prosthetic devices.

Damaged property

We cover the replacement cost of other people's property, up to \$1,000 for each occurrence, if the property was damaged or destroyed by a covered person.

"Replacement cost" is the amount required to repair or replace other people's property, whichever is less.

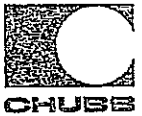
But we will **not** pay for property damage to property owned by or rented to a tenant or resident in your household.

Kidnap expenses

We will pay for a covered person's kidnap expenses, up to a maximum of \$100,000, for each kidnap and ransom occurrence. We also will pay up to \$25,000 to any person or organization for information leading to the arrest and conviction of any person(s) who kidnaps you, a family member or a covered relative.

A31

DEF031



Personal Liability Coverage

Extra Coverages

(continued)

"Kidnap and ransom occurrence" means the actual or alleged wrongful taking of:

- you or a family member; or
- a covered relative while visiting or legally traveling with you or a family member; that includes a demand for ransom payment which would be paid by you or a family member in exchange for the release of that kidnapped person.

"Kidnap expenses" means the reasonable costs for:

- a professional negotiator;
- a professional security consultant;
- professional security guard services;
- a professional public relations consultant;
- travel, meals, lodging and phone expenses incurred by you or a family member;
- advertising, communications and recording equipment;
- related medical, cosmetic, psychiatric and dental expenses incurred by the kidnapped person within 12 months from that person's release;
- attorneys fees;
- a professional forensic analyst;
- earnings lost by you or a family member, up to \$250 a day, to a total of \$10,000.

However, "kidnap expenses" does not include expenses incurred due to any kidnap and ransom occurrence caused by you, a family member, or a covered relative, or any person acting on behalf of you, a family member, or a covered relative, whether acting alone or in collusion with others.

"Covered relative" means the following relatives of the person named in the Coverage Summary and a spouse who lives with that person:

- children, their children or other descendants of theirs;
 - parents, grandparents or other ancestors of theirs; or
 - siblings, their children or other descendants of theirs;
- who do not live with you, including spouses or domestic partners of all of the above. Parents, grandparents and other ancestors include adoptive parents, stepparents and stepgrandparents.

Identity fraud

We will pay for a covered person's identity fraud expenses, up to a maximum of \$25,000, for each identity fraud occurrence. A \$500 deductible applies to each identity fraud occurrence.

"Identity fraud" means the act of knowingly transferring or using, without lawful authority, a covered person's means of identity which constitutes a violation of federal law or a crime under any applicable state or local law.

"Identity fraud occurrence" means any act or series of acts of identity fraud by a person or group commencing in the policy period.

"Identity fraud expenses" means:

- the costs for notarizing affidavits or similar documents for law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- the costs for sending certified mail to law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;

A32

DEF032

Personal Liability Coverage

Extra Coverages

(continued)

- the loan application fees for re-applying for loan(s) due to the rejection of the original application because the lender received incorrect credit information;
- the telephone expenses for calls to businesses, law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- earnings lost by a covered person as a result of time off from work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants, or legal counsel, up to \$250 a day, to a total of \$10,000;
- the reasonable attorney fees incurred with prior notice to us for:
 - the defense of a covered person against any suit(s) by businesses or their collection agencies;
 - the removal of any criminal or civil judgments wrongly entered against a covered person; and
 - any challenge to the information in a covered person's consumer credit report.

However, "identity fraud expenses" does not include expenses incurred due to any fraudulent, dishonest or criminal act by a covered person or any person acting with a covered person, or by any authorized representative of a covered person, whether acting alone or in collusion with others.

In addition to the duties described in Policy Terms, Liability Conditions, Your duties after a loss, a covered person shall notify an applicable law enforcement agency.

This coverage does not apply to losses covered under Credit cards, forgery, and counterfeiting.

Credit cards, forgery, and counterfeiting

We cover a covered person's legal obligation, up to a total of \$10,000 for:

- loss or theft of a credit or bank card issued to you or a family member, provided that all the terms for using the card are complied with;
- loss caused by theft of a credit card number or bank card number issued to you or a family member when used electronically, including use on the Internet, provided that all the terms for using the card are complied with;
- loss caused by forgery or alteration of any check or negotiable instrument; or
- loss caused by accepting in good faith any counterfeit paper currency.

We will defend a claim or suit against you or a family member for loss or theft of a credit or bank card. We have the option to defend a claim or suit against you or a family member (or against a bank, with respect to this coverage) for forgery or counterfeiting.

We may investigate, negotiate, and settle any such claim or suit at our discretion. Our obligation to defend ends when our payment for the loss equals \$10,000.

In the event of a claim, the covered person shall comply with the duties described in Policy Terms, Property Conditions, Your duties after a loss and Policy Terms, Liability Conditions, Your duties after a loss. In addition, the covered person shall notify the credit card service company or the issuing bank.

This coverage does not apply to losses covered under Identity fraud.

A33

DEF033



Personal Liability Coverage

Extra Coverages (continued)

Rented or borrowed vehicles

We cover damages a covered person is legally obligated to pay for personal injury and property damage caused by an occurrence during the policy period resulting from a covered person's use of a rented or borrowed vehicle if the limit of liability shown in the Coverage Summary is \$1 million or more, provided the rental or loan does not exceed 30 days.

We will provide this coverage in excess of any underlying insurance that applies to these damages. If no underlying coverage exists, we will pay total damages up to the limit of liability shown in the Coverage Summary.

This Extra Coverage is not provided when:

- you have coverage provided by an excess or umbrella policy with us or another company;
- you or a family member own a private passenger vehicle, a pickup, panel truck or van.

This Extra Coverage does not cover damages a person is legally entitled to receive from the owner or operator of an uninsured or underinsured motorized land vehicle.

Fungi and mold

We cover damages a covered person is legally obligated to pay, up to \$100,000 for each occurrence, for bodily injury or property damage arising out of mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these. These payments do not increase the amount of personal liability coverage.

Employment practices liability coverage

If Employment practices liability coverage is shown in the Coverage Summary, we provide coverage for Employment practices liability and Reputational injury.

This coverage applies only if on the effective date of any policy period, the number of residential staff does not exceed 5. However, if after the effective date of any policy period you or a family member employs more than 5 residential staff, we will cover, through the remainder of the policy period, only those 5 residential staff with the longest period of uninterrupted employment in chronological order of hiring at the time of the Employment practices liability coverage occurrence. This condition does not apply to your or a family member's employment of a temporary worker to substitute for any residential staff on leave, performing the same duties for the same or fewer number of hours. It is your duty to advise us as soon as reasonably possible if you or a family member employs more than 5 residential staff at any time during the policy period in order to reduce the possibility of being underinsured.

Employment practices liability. We cover damages you or a family member is legally obligated to pay any residential staff for a wrongful employment act caused by an occurrence when the claim is made or the suit is brought in the United States of America, its territories or possessions, or Puerto Rico, unless stated otherwise or an exclusion applies.

A34

DEF034

Personal Liability Coverage

Extra Coverages

(continued)

Amount of coverage for Employment practices liability. The maximum amount of coverage for Employment practices liability available for any one occurrence is the amount of coverage for Employment practices liability shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Deductible. A deductible is that amount we will subtract from the amount of covered damages we pay. The deductible shown in the Coverage Summary for Employment practices liability applies to each Employment practices liability occurrence, unless stated otherwise.

Reputational injury. We cover the reasonable and necessary fees or expenses that you incur for services provided by a reputation management firm to minimize potential injury to the reputation of you or a family member solely as a result of an employment practices crisis caused by an occurrence if:

- the employment practices crisis is reported to us as soon as reasonably possible but not later than 30 days after the employment practices crisis begins; and
 - you obtain approval of the reputation management firm from us before incurring any fees or expenses,
- unless stated otherwise or an exclusion applies. There is no deductible for this coverage.

Amount of coverage for Reputational injury. The maximum amount of coverage for Reputational injury available for any one occurrence is the amount of coverage for Reputational injury shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Reputational injury shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Condition for Employment practices liability coverage. The following condition applicable to Employment practices liability coverage is in addition to the General Conditions, Liability Conditions, and Special Conditions described under Policy Terms.

If on the effective date of any policy period the number of residential staff exceeds 5, your eligibility for Employment practices liability coverage will cease as of that date. If Employment practices liability coverage has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

A35

DEF035

**Personal Liability
Coverage**



Exclusions

These exclusions apply to this part of your Masterpiece Policy, unless stated otherwise.

Motorized land vehicles. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading or towing of any motorized land vehicle. This includes any trailers or any watercraft being towed by or carried on any registered vehicle.

This exclusion does not apply to motorized land vehicles in dead storage at your residence, to motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary, or to golf carts.

This exclusion does not apply to the Extra Coverage, Rented or Borrowed Vehicles.

Aircraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft, except a chartered aircraft operated and piloted by a professional crew. We do not cover any property damages to aircraft rented to, owned by, or in the care, custody or control of a covered person.

Large watercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading or towing of any watercraft 26 feet or longer or with more than 50 engine rated horsepower owned by a covered person, or furnished or rented to a covered person for longer than 30 days. But we do cover watercraft being stored, unless another exclusion applies.

Motorized land vehicle, watercraft and aircraft racing. We do not cover any damages arising out of the participation in or practice for competitive racing of any motorized land vehicle, watercraft or aircraft. This exclusion does not apply to sailboat racing even if the sailboat is equipped with an auxiliary motor.

Workers' compensation or disability. We do not cover any damages a covered person is legally obligated to provide under any workers' compensation, disability benefits, unemployment compensation or similar laws. But we do provide coverage in excess over any other insurance for damages a covered person is legally obligated to pay for bodily injury to a domestic employee of a residence shown in the Coverage Summary which are not compensable under workers' compensation, unless another exclusion applies.

Director's liability. We do not cover any damages for any covered person's actions or failure to act as an officer or member of a board of directors of any corporation or organization. This exclusion does not apply to a not-for-profit corporation or organization, or to a condominium or cooperative association.

Damage to covered person's property. We do not cover any person for property damage to property owned by any covered person.

Damage to property in your care. We do not cover any person for property damage to property rented to, occupied by, used by, or in the care of any covered person, to the extent that the covered person is required by contract to provide insurance. But we do cover such damages for loss caused by fire, smoke, or explosion unless another exclusion applies.

A36

DEF036

Personal Liability Coverage

Exclusions

(continued)

Wrongful employment act. We do not cover any damages arising out of a wrongful employment act. This exclusion does not apply to Employment practices liability coverage if Employment practices liability coverage is shown in the Coverage Summary.

Discrimination. We do not cover any damages arising out of discrimination due to age, race, color, sex, creed, national origin or any other discrimination. This exclusion does not apply to Employment practices liability coverage.

Intentional acts. We do not cover any damages arising out of an act intended by any covered person to cause personal injury or property damage, even if the injury or damage is of a different degree or type than actually intended or expected. An intentional act is one whose consequences could have been foreseen by a reasonable person. But we do cover such damages if the act was intended to protect people or property unless another exclusion applies. This exclusion does not apply to Employment practices liability coverage.

Molestation, misconduct or abuse. We do not cover any damages arising out of any actual, alleged or threatened:

- sexual molestation;
- sexual misconduct or harassment; or
- abuse.

This exclusion does not apply to Employment practices liability coverage.

Nonpermissive use. We do not cover any person who uses a motorized land vehicle or watercraft without permission from you or a family member.

Business pursuits. We do not cover any damages arising out of a covered person's business pursuits, investment or other for-profit activities, for the account of a covered person or others, or business property.

But we do cover damages arising out of volunteer work for an organized charitable, religious or community group, an incidental business away from home, incidental business at home, incidental business property, incidental farming, or residence premises conditional business liability unless another exclusion applies.

"Incidental business away from home" is a self-employed sales activity, or a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying, and lawn care. Either of these activities must:

- not yield gross revenues in excess of \$5,000 in any year;
- have no employees subject to worker's compensation or other similar disability laws;
- conform to local, state, and federal laws.

A37

Personal Liability Coverage



Exclusions (continued)

"Incidental business at home" is a business activity, other than farming, conducted on your residence premises which must:

- not yield gross revenues in excess of \$5,000 in any year, except for the business activity of managing one's own personal investments;
- have no employees subject to workers' compensation or other similar disability laws;
- conform to local, state, and federal laws.

"Incidental business property" is limited to the rental or holding for rental, to be used as a residence, of a condominium or cooperative unit owned by you, an apartment unit rented to you, a one or two family dwelling owned by you, or a three or four family dwelling owned and occupied by you. We provide this coverage only for premises listed in the Coverage Summary unless the rental or holding for rental is for:

- a residence of yours that is occasionally rented and that is used exclusively as a residence; or
- part of a residence of yours by one or two roomers or boarders; or
- part of a residence of yours as an office, school, studio, or private garage.

"Incidental farming" is a farming activity which meets all of the following requirements:

- is incidental to your use of the premises as your residence;
- does not involve employment of others for more than 1,000 hours of farm work during the policy period;
- does not produce more than \$2,500 in gross annual revenue from agricultural operations;
- and with respect to the raising or care of animals:
 - does not produce more than \$25,000 in gross annual revenues;
 - does not involve more than 10 sales transactions during the policy period;
 - does not involve the sale of more than 25 animals during the policy period.

"Residence premises conditional business liability" is limited to business or professional activities when legally conducted by you or a family member at your residence shown in the Coverage Summary. We provide coverage only for personal injury or property damage arising out of the physical condition of that residence if:

- you do not have any employees involved in your business or professional activities who are subject to workers' compensation or other similar disability laws; or, if you are a doctor or dentist, you do not have more than two employees subject to such laws;
- you do not earn annual gross revenues in excess of \$5,000, if you are a home day care provider;
- there is no other valid and collectible insurance.

We do not cover damages or consequences resulting from business or professional care or services performed or not performed.

Financial guarantees. We do not cover any damages for any covered person's financial guarantee of the financial performance of any covered person, other individual or organization.

Professional services. We do not cover any damages for any covered person's performing or failure to perform professional services, or for professional services for which any covered person is legally responsible or licensed.

A38

DEF038

Personal Liability Coverage

Exclusions (continued)

Acts of war. We do not cover any damages caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Contractual liability. We do not cover any assessments charged against a covered person as a member of a condominium or cooperative association. We also do not cover any damages arising from contracts or agreements made in connection with any covered person's business. Nor do we cover any liability for unwritten contracts, or contracts in which the liability of others is assumed after a covered loss.

Covered person's or dependent's personal injury. We do not cover any damages for personal injury for any covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for personal injury for which you can be held legally liable, in any way, to a family member or your spouse or for which a family member or your spouse can be held legally liable, in any way, to you.

However, we do cover damages for bodily injury arising out of the use of a motorized land vehicle for which you can be held legally liable to a family member or your spouse or for which a family member or your spouse can be held legally liable to you to the extent that coverage is provided under this part of your Masterpiece policy.

Liability for dependent care. We do not cover any damages for personal injury for which a covered person's only legal liability is by virtue of a contract or other responsibility for a dependent's care.

Illness. We do not cover personal injury or property damage resulting from any illness, sickness or disease transmitted intentionally or unintentionally by a covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for personal injury resulting from the fear of contracting any illness, sickness or disease, or any consequence resulting from the fear of contracting any illness, sickness or disease.

Fungi and mold. We do not cover any actual or alleged damages arising out of mold, the fear of mold, or any consequences resulting from mold or the fear of mold, other than as provided under the Extra Coverage, Fungi and mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Parental liability. We do not cover any damages arising from parental liability for the acts of a minor using a motorized land vehicle, watercraft 26 feet or longer or with more than 50 engine rated horsepower, or aircraft. This exclusion does not apply to any other coverage provided under an exclusion in this part of your policy.

Entrustment. We do not cover any damages arising from the entrustment by any covered person of a motorized land vehicle, watercraft 26 feet or longer or with more than 50 engine rated horsepower, or aircraft to any person. This exclusion does not apply to any other coverage provided under an exclusion in this part of your policy.

A39

**Personal Liability
Coverage**



Exclusions
(continued)

Nuclear or radiation hazard. We do not cover any damages caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused.

The following additional exclusions apply solely to Employment practices liability coverage.

Malicious or criminal acts. We do not cover any damages arising out of a willful, malicious, or criminal act or omission by any person whether or not the injuries or damages are actually intended, expected; or foreseeable by a reasonable person. But we do cover such damages if the act was intended to protect people, unless another exclusion applies.

Special exclusions. We do not cover the following:

- matters which may be deemed uninsurable according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico under which the policy is construed;
- occurrences arising out of the breach of an actual or implied written or oral agreement related to employment;
- costs incurred to comply with any order, grant, or agreement to provide non-monetary relief; or
- occurrences arising out of any actual or alleged violation of any of the responsibilities, obligations, or duties imposed by the Consolidated Omnibus Budget Reconciliation Act, Employment Retirement Income Security Act of 1974, Fair Labor Standards Act (except the Equal Pay Act), state wage payment and collection laws, Federal Insurance Contributions Act, Immigration Reform and Control Act of 1986, National Labor Relations Act, Occupational Safety and Health Act, Social Security Act, Workers' Adjustment and Retraining Notification Act, including any amendments to these laws, promulgated rules, or regulations or any provisions of any similar federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

A40

DEF040

Masterpiece®

Policy
Terms



This part of your Masterpiece Policy explains the conditions that apply to your policy.

General Conditions

These conditions apply to your policy in general, and to each coverage in it.

Policy period

The effective dates of your policy are shown in the Coverage Summary. Those dates begin at 12:01 a.m. standard time at the mailing address shown. Each renewal period shall be for a similar term.

All coverages on this policy apply only to occurrences that take place while this policy is in effect.

Renewals

We or our agent may offer to renew this policy, at the premiums and under the policy provisions in effect at the date of renewal. We can do this by mailing you a bill for the premium to the address shown in the Coverage Summary, along with any changes in the policy provisions or amounts of coverage. If you do not accept our offer, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal premium when due shall mean that you have not accepted our offer.

Transfer of rights

If we make a payment under this policy, we will assume any recovery rights a covered person has in connection with that loss, to the extent we have paid for the loss.

All of your rights of recovery will become our rights to the extent of any payment we make under this policy. A covered person will do everything necessary to secure such rights; and do nothing after a loss to prejudice such rights. However, you may waive any rights of recovery from another person or organization for a covered loss in writing before the loss occurs.

Concealment or fraud

This policy is void if you or any covered person has intentionally concealed or misrepresented any material fact relating to this policy before or after a loss.

Application of coverage

Coverage applies separately to each covered person. However, this provision does not increase the amount of coverage for any one occurrence.

Duplicate coverages

If a loss is covered under more than one part of this policy, we will pay you under the part giving you the most coverage, but not under more than one part. However, when both Valuable Articles Coverage and contents coverage are shown in the Coverage Summary, and a loss is covered under both parts, your amount of coverage will equal the combined total of both contents and Valuable Articles Coverage subject to the Contents Special limits and policy provisions. In no event will we make duplicate payments.

Assignment

You cannot transfer your interest in this policy to anyone else unless we agree in writing to the transfer.

DEF041

**Policy
Terms**

General Conditions

(continued)

Policy changes

This policy can be changed only by a written amendment we issue.

Vehicle premium

If you have vehicle coverage, the premium for the vehicle coverage is based on information we have received from you, your agent, or other sources. If the information is incorrect or incomplete, or changes during the policy period, you must inform us or your agent of any changes as soon as possible regarding:

- your vehicle, including its use;
- the covered persons who regularly use your vehicle, including newly licensed family members; or
- the location where your vehicle is principally garaged.

We may decrease or increase your premium during the policy period based on the corrected, completed, or changed information and we reserve our rights to cancel or to decline to renew.

Bankruptcy or insolvency

We will meet all our obligations under this policy regardless of whether you, your estate, or anyone else or their estate becomes bankrupt or insolvent.

In case of death

In the event of your death, we cover your legal representative or any person having proper temporary custody of your property until a legal representative is appointed and qualified, but only with respect to your premises and other property covered under the policy at the time of death. We will also cover any member of your household who is a covered person at the time of death.

Liberalization

We may extend or broaden the coverage provided by this policy. If we do this during the policy period or within 60 days before it begins, without increasing the premium, then the extended or broadened coverage will apply to occurrences after the effective date of the extended or broadened coverage.

Conforming to state law

If any provision of this policy conflicts with the laws of the state you live in, this policy is amended to conform to those laws.

Liability Conditions

These conditions apply to all liability coverages in this policy.

Other insurance

Vehicles: When other liability insurance applies to covered damages, we will pay our share. Our share is the proportion that the amount of coverage under this policy bears to the total of all applicable amounts of coverage. However, for non-owned motorized land vehicles, this insurance is excess over any other insurance, except that written specifically to cover excess over the amount of coverage in this policy.

**Policy
Terms**



Liability Conditions

(continued)

Personal and Excess: This insurance is excess over any other insurance except that written specifically to cover excess over the amount of coverage that applies in this policy.

Additional liability protection. If you have Masterpiece Personal Liability Coverage, you are eligible to apply for excess liability protection. The additional protection covers your house, vehicle(s) and other personal exposures under our Masterpiece Excess Liability Coverage. Acceptance is subject to our approval.

If your Masterpiece Personal Liability Coverage is cancelled or nonrenewed, your eligibility for Masterpiece Excess Liability Coverage will cease as of the cancellation or nonrenewal date. If Masterpiece Excess Liability Coverage has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

If you do not have Masterpiece Personal Liability Coverage, your eligibility for Masterpiece Excess Liability Coverage will cease as of the earliest nonrenewal date allowed by law, and an appropriate notice of nonrenewal will be issued.

Your duties after a loss

In case of an accident or occurrence, the covered person shall perform the following duties that apply:

Notification. You must notify us or your agent as soon as possible.

Assistance. You must provide us with all available information. This includes any suit papers or other documents which help us in the event that we defend you.

Cooperation. You must cooperate with us fully in any legal defense. This may include any association by us with the covered person in defense of a claim reasonably likely to involve us.

Examination. A person making a claim under any liability or vehicle coverages in this policy must:

- submit as often as we reasonably require;
 - to physical exams by physicians we select, which we will pay for; and
 - to examination under oath and subscribe the same; and
- authorize us to obtain;
 - medical reports; and
 - other pertinent records.

Appeals

If a covered person, or any primary insurer, does not appeal a judgement for covered damages, we may choose to do so. We will then become responsible for all expenses, taxable costs, and interest arising out of the appeal. However, the amount of coverage for damages will not be increased.

Property Conditions

These conditions apply to all coverages for damage to property and all coverages for damage to vehicles in this policy.

DEF043

A43

Policy Terms

Property Conditions

(continued)

Other insurance

When other property insurance applies to a covered loss, we will pay only the portion of the loss that the amount of coverage under this policy bears to the total amount of insurance covering the loss, except as follows:

Lease gap coverage: If Lease gap coverage applies to a covered loss, that coverage is excess over any other insurance.

Condominiums and Cooperatives: If there is other insurance in the name of the condominium or cooperative association covering the same property covered by us, our coverage shall be in excess of the other insurance.

Your duties after a loss

If you have a loss this policy may cover, you must perform these duties:

Notification. You must immediately notify us or your agent of your loss. In case of theft or accident, you must also notify the police or similar competent authority.

Protect property. You must take all reasonable means that are necessary to protect property from further damage.

Prepare an inventory. You must prepare an inventory of damaged personal property, describing the property in full. It should show in detail the amount insured under this policy and actual amount of the loss. Attach bills, receipts, and other documents to support your inventory.

Display property. You must show us the damaged property when we ask.

Proof of loss. At our request you must submit to us your signed sworn proof of loss on a form we have sent to you.

Examination under oath. We have the right to examine under oath as often as we may reasonably require you, family members and other members of your household and have them subscribe the same. We may also ask you to give us a signed description of the circumstances surrounding a loss and your interest in it, and to produce all records and documents we request and permit us to make copies.

Insurable interest

We will not pay for any loss to property in which you or a family member does not have an insurable interest at the time of the loss.

If more than one person has an insurable interest in covered property, we will not pay for an amount greater than your interest, up to the amount of coverage that applies.

Abandoning property

You cannot abandon any property to us unless we agree to accept it, or to a third party unless we agree.

DEF044

**Policy
Terms**



Property Conditions
(continued)

Carrier and bailees

We will not make any payments under this policy to the benefit of any carrier or other bailee of damaged property.

Special Conditions

In the event of conflict with any other conditions of your policy, these conditions supersede.

Legal action against us

You agree not to bring legal action against us unless you have first complied with all conditions of this policy. You also agree to bring any action against us within one year after a loss occurs, but not until 30 days after proof of loss has been filed and the amount of loss has been determined. However, this one-year period is extended by the number of days between the date that proof of loss is submitted and the date the claim is denied in whole or in part.

If you have a loss under liability coverage, you agree not to bring any action against us until the amount of damages you are legally obligated to pay has been finally determined after an actual trial or appeal, if any, or by a written agreement between you, us and the claimant. No person or organization has any right under this policy to bring us into any action to determine the liability of a covered person.

Appraisals

If you and we fail to agree on the amount of loss, you and we may select an independent appraiser in order to reach a mutual agreement. You and we will share the expenses incurred equally and every effort will be made to reach an agreement within a reasonable time. However, we do not waive our rights under this policy by agreeing to an appraisal.

Mortgagee or loss payee

The word "mortgagee" includes a trustee. If a mortgagee or loss payee is named in this policy, any loss payable will be paid to the mortgagee or loss payee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgagees. We cover the interests of the loss payee unless the loss results from fraudulent acts or omissions on your part.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee or loss payee, provided that the mortgagee or loss payee:

- notifies us of any change in ownership, occupancy, or substantial change in risk of which the mortgagee or loss payee is aware;
- pays any premium due under this policy on demand if you have neglected to pay the premium; and
- submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so.

DEF045

Policy Terms

Special Conditions (continued)

Policy conditions relating to appraisals and legal action against us, apply to the mortgagee and loss payee. If the policy is cancelled or not renewed by us, the mortgagee or loss payee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

If we pay the mortgagee or loss payee for any loss and deny payment to you, then:

- our rights are subrogated to all rights of the mortgagee or loss payee granted under the mortgage on the property; or
- at our option, we may pay to the mortgagee or loss payee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer from the mortgagee or loss payee and all securities held as collateral to the debt.

Subrogation will not impair the right of the mortgagee or loss payee to recover the full amount of the mortgagee's or loss payee's claim.

Nonrenewal

If we decline to renew all or part of this policy, we will mail such nonrenewal to the mailing address shown in the Coverage Summary at least 30 days before the policy ends and we will obtain a certificate of mailing. A copy of the notice will also be sent to the last known mortgagee or lienholder named in this policy. This notice will include the reason(s) for the nonrenewal.

Vehicle coverage only:

We will not exercise our right of nonrenewal unless:

- your driver's license or that of a family member has been suspended or revoked during the policy period; or
- a covered person has a history of and is subject to epilepsy or heart attacks unless a physician's statement testifies that the covered person can operate a motor vehicle; or
- coverage was obtained through material misrepresentation; or
- a willful or reckless act or omission by you or a family member has substantially increased the automobile risk originally insured against; or
- you or any other driver who lives with you has been convicted within 36 months of any felony or criminal negligence resulting in death; homicide or assault arising out of the use of a motor vehicle; leaving the scene of an accident; operating a vehicle while intoxicated or under the influence of drugs; theft of a motor vehicle; making false statements on a driver's license application; failing to disclose driving record or accident losses; an accident record or mental or physical condition indicating operation may endanger the public; participating in a competitive speed contest; committing three separate moving violations for speeding or for violating the provisions or traffic ordinance in the motor vehicle laws of any state; or
- in the past 36 months have been convicted of, or forfeited bail, for 3 or more violations exceeding 8 points, or 3 at fault accidents in which more than \$250 per accident was paid in damages.

If our nonrenewal of any vehicle coverage is based on the record of a covered person other than you, then we will renew the policy at your request if you agree to exclude such other person from coverage under this policy.

If we do not renew for any of the above reasons, you will receive 30 days notice of our intention not to renew as provided in the first paragraph.

DEF046

**Policy
Terms**



Special Conditions

(continued)

Our right not to renew applies to each coverage or limit in this policy.

Your cancellation

You may cancel this policy or any part of it at any time by returning it to us or notifying us in writing of the future date that the cancellation is to take effect.

Our cancellation

We may cancel this policy or any part of it, subject to the following conditions. Our right to cancel applies to each coverage or limit in this policy.

Within 60 days. When this policy or any part of it has been in effect for less than 60 days, we may cancel with 30 days notice for any reason. This provision does not apply to renewal policies.

Nonpayment of premium. We may cancel this policy or any part of it with 10 days notice if you fail to pay the premium by the due date, regardless of whether the premium is payable to us, or to our agent.

Misrepresentation. We may cancel this policy or any part of it with 30 days notice if the coverage was obtained through misrepresentation, fraudulent statements, or omissions or concealment of a fact that is relevant to the acceptance of the risk or to the hazard we assumed.

Increase in hazard. We may cancel this policy or any part of it, except vehicle coverage, with 30 days notice if a material increase or physical change in property substantially increases the hazard insured against. We may also cancel this policy, except vehicle coverage, with 30 days notice, if you or a family member has violated any local fire, health, safety, building or construction regulation or ordinance regarding an insured property of the occupancy of, which substantially increases any hazard insured against.

Willful or negligent acts. We may cancel this policy or any part of it, except vehicle coverage, with 30 days notice if there is a substantial increase in hazard insured against resulting in willful or negligent acts or omissions by the insured.

Commissioner of Insurance directive. We may cancel this policy or any part of it, except vehicle coverage, with 30 days notice if it is determined by the commissioner that continuing the policy would violate or place the insurer in violation of the insurance laws.

Delinquent property taxes. We may cancel this policy or any part of it, except vehicle coverage, within 30 days notice if real property taxes have been delinquent for two or more years.

Vehicle coverage only:

Driver's license suspension. We may cancel any vehicle coverage in this policy with 30 days notice if your driver's license or that of any other driver who lives with you, or customarily uses your car has been suspended or revoked during the policy period. However, this provision does not apply if you agree in writing to exclude the covered person, other than you, who has committed the offense.

DEF047

A47

09/08/03

Delaware Policy Terms

Policy Terms

Special Conditions

(continued)

Health conditions. We may cancel any vehicle coverage in this policy with 30 days notice if a covered person has a history of and is subject to epilepsy or heart attacks, unless a physician's statement testifies that the covered person can operate a motor vehicle. However this provision does not apply if you agree in writing to exclude the covered person, other than you, who has a history or is subject to this condition.

Convicted of specified offense. We may cancel any vehicle coverage in this policy with 30 days notice if you or any other driver who lives with you, or customarily uses your car has been convicted within 36 months of any felony or criminal negligence resulting in death; homicide or assault arising out of the use of a motor vehicle; leaving the scene of an accident; operating a vehicle while intoxicated or under the influence of drugs; theft of a motor vehicle; making false statements on a driver's license application; failing to disclose driving record or accident losses; record or condition indicating operation may endanger the public; participating in a competitive speed contest; convicted of three separate moving violations for speeding or for violating the provisions or traffic ordinance in the motor vehicle laws of any state. However, this provision does not apply if you agree in writing to exclude the covered person, other than you, who has committed the offense.

Automobile changes. We may cancel this policy or any part of it within 30 days notice if an act or omission by you increases the automobile risk originally accepted. However, this provision does not apply if you agree in writing to exclude the covered person, other than you, who has committed the offense.

Procedure

To cancel this policy or any part of it, we must notify you in writing. This notice will be mailed to you at the mailing address shown in the Coverage Summary and we will obtain a certificate of mailing. This notice will include the date the cancellation is to take effect and the specific reasons for cancellation.

Refund

In the event of cancellation by you or by us, we will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term for each part of the policy. For cancellations during the policy term, we will retain a minimum of \$50.

In the event of cancellation by you, we will refund any unearned vehicle premium once you provide us with sufficient evidence that you have obtained other insurance; you no longer own your vehicle; your vehicle is inoperable or incapable of being repaired; or you have become self-insured.

DEF048

Signatures



In Witness Whereof, the company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the company.

CHUBB INDEMNITY INSURANCE COMPANY
CHUBB INSURANCE COMPANY OF NEW JERSEY
CHUBB NATIONAL INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
VIGILANT INSURANCE COMPANY

Thomas F. Molamed

President

Henry A. Aubil

Secretary

NORTHWESTERN PACIFIC INDEMNITY COMPANY

Thomas F. Molamed

President

Henry A. Aubil

Secretary

PACIFIC INDEMNITY COMPANY

Thomas F. Molamed

President

Henry A. Aubil

Secretary

A49

*Masterpiece®***Policy Information Notice**

You have the right to review and correct or amend information we have. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Insurance
Attention: Policy Information
202 Halls Mill Road
P.O. Box 1600
Whitehouse Station, N.J. 08889-1600

Please include your policy number, policy period and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your agent, broker or local Chubb Office, you can call this telephone number for further assistance:

1-800-252-4670

A50

Masterpiece®

Coverage Update



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective Date 4/13/04

Policy no. 12680929-01

Issued by Vigilant Insurance Company

a stock insurance company

incorporated in New York

Policy period 2/5/04 to 2/5/05

If you have any questions, please contact

WEYMOUTH & SMITH INSURANCE, INC.

P.O. BOX 3939

WILMINGTON, DE. 19807

302-655-6323

As requested, we have revised your Chubb Masterpiece Policy. The changes are shown below. To keep your records up to date, please attach this update to your existing policy.

Your premium will be increased by \$437.00 for this revision. You will receive a separate statement showing the premium adjustment.

Homes and Contents

This section shows the changes in your Homes and Contents coverage. All other provisions of this coverage remain in effect.

Changed

HOUSE AT
466 SNUFF MILL LANE
HOCKESSIN, DE

Old Coverage

\$600,000 DWELLING COVERAGE
AMOUNT
DELUXE COVERAGE
EXTENDED REPLACEMENT COST

\$400,000 CONTENTS COVERAGE
AMOUNT
STANDARD COVERAGE
REPLACEMENT COST

YOUR TOTAL AMOUNT OF OTHER
PERMANENT STRUCTURES COVERAGE
IS \$120,000

New Coverage

\$739,000 DWELLING COVERAGE
AMOUNT
DELUXE COVERAGE
EXTENDED REPLACEMENT COST

\$518,000 CONTENTS COVERAGE
AMOUNT
STANDARD COVERAGE
REPLACEMENT COST

YOUR TOTAL AMOUNT OF OTHER
PERMANENT STRUCTURES COVERAGE
IS \$181,800

DEF051

A51

continued on th

Coverage Update

Page 2

Effective date 4/13/04

Policy no. 12680929-01

Name COLEMAN DUPONT HOMSEY.

As the duly authorized representative of the company my signature validates this policy.



Authorized representative

A52

DEF052

Masterpiece®

Coverage Update



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective Date 8/2/04
Policy no. 12680929-01
Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York
Policy period 2/5/04 to 2/5/05

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

As requested, we have revised your Chubb Masterpiece Policy. The changes are shown below. To keep your records up to date, please attach this update to your existing policy.

Your premium will be increased by \$827.00 for this revision. You will receive a separate statement showing the premium adjustment.

Homes and Contents

This section shows the changes in your Homes and Contents coverage. All other provisions of this coverage remain in effect.

	Address	Dwelling	Contents	Deductible
Added	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	\$550,000 DELUXE COVERAGE EXTENDED REPLACEMENT COST	\$275,000 STANDARD COVERAGE REPLACEMENT COST	\$7,500

Additional coverages or conditions**Important notice regarding mold remediation expenses**

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 432 SNUFF MILL LANE, HOCKESSIN, DE. This amount of coverage for mold remediation expenses cannot be increased except upon a renewal of this policy, subject to underwriting acceptance.

Liability

This section shows the changes in your Liability coverage. All other provisions of this coverage remain in effect.

The amount of liability coverage is \$300,000.

DEF053

continued on the

A53

Coverage Update

Page 2

Effective date 8/2/04

Policy no. 12680929-01

Name COLEMAN DUPONT HOMSEY

Liability

(Continued)

			Old Coverage	New Coverage
Added	Liability for	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	NONE	PERSONAL LIABILITY

As the duly authorized representative of the company my signature validates this policy.



Authorized representative

A54

DEF054

Masterpiece®

Additional Interests Update

**Name and address of Insured**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective Date 8/2/04

Policy no. 12680929-01

Issued by Vigilant Insurance Company

a stock insurance company

incorporated in New York

Policy period 2/5/04 to 2/5/05

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

As requested, we have revised your Additional Interests as shown below. To keep your records up to date, please attach this update to your existing policy.

We notify each Additional Interest separately when they are added to your policy. Regardless of the number of Additional Interests shown on your policy, the amount of coverage for any one occurrence does not increase.

Your premium will not change for this revision.

Mortgagee

This section shows the changes in your Mortgagee information.

HOUSE AT
466 SNUFF MILL LANE
HOCKESSIN, DE

Mortgagee

Added WILMINGTON TRUST COMPANY
1100 N MARKET STREET
WILMINGTON, DE 19890

A55

DEF055

Masterpiece®**Premium Summary
Renewal**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1
Effective Date 2/5/05
Policy no. 12680929-01
Policy period 2/5/05 to 2/5/06
Producer name WEYMOUTH & SMITH INSURANCE,
INC.

We are pleased to enclose your Chubb Masterpiece Policy, customized to provide the coverage you requested.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 2,596.00
	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 1,734.00
Total Premium			\$ 4,330.00

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

Chubb Masterpiece provides many different credits for home, valuable articles, automobile and excess liability coverages. We recommend that you contact your agent or broker for an annual review to ensure that your coverages, policy limits and available credits are accurate and meet your personal insurance needs.

You will shortly receive a statement and bill.

If you choose one of our convenient installment plans, your payments will be slightly higher than the premium shown above because of the small service charge.

We appreciate your continued business. Since 1882, personal service and comprehensive coverages have been the hallmarks of the Chubb Group of Insurance Companies.

Thank you for insuring through Chubb.

A56

DEF056

Masterpiece®



PRIVACY POLICY AND PRACTICES

Chubb has been serving the insurance needs of our customers for more than a century. To continue to provide innovative products and services that respond to your insurance needs, Chubb collects certain personal information about you, which is described below in **The Personal Information We Collect**. At Chubb, we respect the privacy of our customers. We do not sell or share our customer lists with anyone else for the purpose of marketing their products to you. Chubb's personal information handling practices are regulated by law and this Privacy Policy describes those practices.

Chubb's Privacy Policy

The Personal Information We Collect. Chubb collects personal information about you and the members of your household to conduct business operations, provide customer service, offer new products, and satisfy legal and regulatory requirements.

We may collect the following categories of information about you from these sources:

- Information from you directly or through your agent, broker or automobile assigned risk plan, including information from applications, worksheets, questionnaires, claim forms or other documents (such as name, address, driver's license number and amount of coverage requested).
- Information about your transactions with us, our affiliates or others (such as products or services purchased, claims made, account balances and payment history).
- Information from a consumer reporting agency (such as motor vehicle reports).
- Information from other non-Chubb sources (such as prior loss information and demographic information).
- Information from visitors to our web sites (such as that provided through online forms and online information-collecting devices known as "cookies"). Chubb does not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

"Opt Out" Option

The law permits certain types of disclosures, such as for the processing of the insurance transaction without allowing an opt out. Chubb does not have an opt out option as we do not disclose your personal information to nonaffiliated third parties other than as described below. Therefore, no action is required by you.

The Personal Information We Share. Chubb may disclose the personal information we collect only to service, process or administer business operations such as underwriting and claims, and for other purposes such as the marketing of products or services, regulatory compliance, the detection or prevention of fraud, or as otherwise required or allowed by law. These disclosures may be made without prior authorization from you, as permitted by law.

Sharing Personal Information With Others. Chubb may disclose the personal information we collect to affiliated and nonaffiliated parties for processing and servicing transactions, such as reinsurers, insurance agents or brokers, property and automobile appraisers, auditors, claim adjusters and third party administrators. For example, Chubb may disclose personal information to our affiliates and other parties that perform services for us such as customer service or account maintenance. Specific examples include mailing information to you and maintaining or developing software for us. Chubb may also disclose personal information to nonaffiliated parties as permitted by law. For example, we may disclose information as required in response to a subpoena, to detect or prevent fraud or to comply with an inquiry or requirement of a government agency or regulator.

DEF057

Sharing Personal Information With Service Providers or for Joint Marketing. Chubb may disclose the personal information we collect to your agent or broker so that they can market our financial products and services to you, and to service providers who perform functions for us. Any such disclosure is required to be subject to an agreement with us that includes a confidentiality provision. We do not disclose personal information to other financial institutions.

Confidentiality and Security of Personal Information. Access to personal information is allowed for business purposes only. The people who have access to personal information, including employees of Chubb and its affiliates, and nonemployees performing business functions for Chubb, are under obligations to safeguard such information. Chubb maintains physical, electronic and procedural safeguards to guard your personal information.

Personal Health Information. Under certain circumstances, we also collect personal health information about our customers, such as information regarding an accident, disability or injury, for underwriting or claim purposes. Chubb does not disclose your personal health information to others for the purpose of marketing to you unless we have your express consent.

Personal Information of Former Customers. Chubb's personal information privacy policy also applies to former customers.

Changes in Privacy Policy. Chubb may choose to modify this policy at any time. We will notify customers of any modifications at least annually. If we change our disclosure practices in a way that allows an opt out, we will provide customers an opportunity to request that information not to be disclosed for marketing purposes.

Definitions.

"Chubb" means the following companies on whose behalf this notice is given:

Chubb & Son Inc.	Executive Risk Indemnity Inc.
Chubb & Son Inc. (of Illinois)	Executive Risk Specialty Insurance Company
Chubb Custom Insurance Company	Federal Insurance Company
Chubb Custom Market, Inc.	Great Northern Insurance Company
Chubb Indemnity Insurance Company	Northwestern Pacific Indemnity Company
Chubb Insurance Company of New Jersey	Pacific Indemnity Company
Chubb Lloyds Insurance Company of Texas	Quadrant Indemnity Company
Chubb Multinational Managers, Inc.	Texas Pacific Indemnity Company
Chubb National Insurance Company	Vigilant Insurance Company

"Customer" and "you" mean any individual who obtains or has obtained a financial product or service from Chubb that is to be used primarily for personal, family or household purposes. This notice applies to customers only.

"Personal information" means nonpublic personal information, which is defined by law as personally identifiable financial information provided by you to Chubb, resulting from a transaction with or any service performed for you by Chubb, or otherwise obtained by Chubb. Personal information does not include publicly available information as defined by applicable law.

Chubb Personal Insurance
Attention: Privacy Inquiries
P.O. Box 1615
Warren, NJ 07061-1615

*Masterpiece®***Coverage Summary
Renewal****Name and address of Insured**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective date 2/5/05

Policy no. 12680929-01

Issued by Vigilant Insurance Company

a stock insurance company

incorporated in New York

Policy period 2/5/05 to 2/5/06

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This Coverage Summary is part of your policy. **PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.**

Homes and Contents

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	\$791,000	\$554,412
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST
HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	\$589,000	\$294,500
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST

The base deductible for each occurrence is \$7,500. We will waive the base deductible for covered losses of more than \$50,000 except for covered losses subject to any special deductibles. Special deductibles include the vacant house deductible, water backup deductible, wind or hail deductible, and earthquake deductible.

Additional coverages or conditions**Important notice regarding mold remediation expenses**

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 466 SNUFF MILL LANE, HOCKESSIN, DE. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

DEF059

A59

continued on the

Coverage Summary Renewal

Page 2

Effective date 2/5/05

Policy no. 12680929-01

Name COLEMAN DUPONT HOMSEY

Homes and Contents

(Continued)

Important notice regarding mold remediation expenses

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 432 SNUFF MILL LANE, HOCKESSIN, DE. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

Other permanent structures

You have in addition to the standard 20% of your dwelling value \$37,000 of Other Permanent Structures coverage for your residence at 466 SNUFF MILL LANE, HOCKESSIN, DE.

Liability

Amount of liability coverage: \$300,000.

This is the total amount of your liability coverage. It applies to all property for which you have liability coverage, as shown in the following chart.

Your liability coverage covers damages for which you are legally responsible. For each occurrence, we will pay up to the amount of your liability coverage, as explained in your policy.

However, when you have excess liability only, we will pay for a covered loss only after the loss exceeds the required primary underlying insurance shown in your policy. This applies whether you have other liability coverage provided under a separate policy with us or by another insurance company.

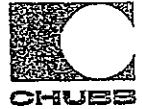
Home	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	PERSONAL LIABILITY
	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	PERSONAL LIABILITY

DEF060

continued on ti

A60

**Coverage Summary
Renewal**



Page 3
Effective date 2/5/05
Policy no. 12680929-01
Name COLEMAN DUPONT HOMSEY

As the duly authorized representative of the company my signature validates this policy.

A handwritten signature in cursive script that reads "Robert Hamburger".

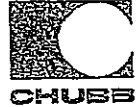
Authorized representative

A61

DEF061

Masterpiece®

**Additional Interests
Summary**



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective date 2/5/05

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York

Policy period 2/5/05 to 2/5/06

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This summary lists the Additional Interests you have requested to be shown on your policy. We notify each Additional Interest separately. Regardless of the number of Additional Interests shown on your policy, the amount of coverage for any one occurrence does not increase.

Mortgagee

This section shows the Mortgagee(s) for your home(s) shown below.

Address

HOUSE AT
466 SNUFF MILL LANE
HOCKESSIN, DE

Mortgagee

WILMINGTON TRUST
COMPANY
1100 N MARKET STREET
WILMINGTON, DE 19890

A62

DEF062

*Masterpiece®***Table of Contents****Name and address of Insured**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Effective date 2/5/05

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York
Policy period 2/5/05 to 2/5/06

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

Contents

Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe House Coverage	09/03	DEL	B-1
Standard Contents Coverage	04/03	DEL	D-1
Personal Liability Coverage	12/03	DEL	T-1
Policy Terms	09/03	DEL	Y-1
Policy Information Notice	04/03	DEL	

DEF063

A63

Masterpiece®

Policy Information Notice



You have the right to review and correct or amend information we have. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Insurance
Attention: Policy Information
202 Halls Mill Road
P.O. Box 1600
Whitehouse Station, N.J. 08889-1600

Please include your policy number, policy period and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your agent, broker or local Chubb Office, you can call this telephone number for further assistance:

1-800-252-4670

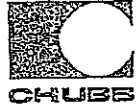
A64

DEF064

04/07/03

Delaware Policy Information Notice

Masterpiece®



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Effective Date 2/5/06

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York

Policy period 2/5/06 to 2/5/07

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

To Our Valued Customer:

We are pleased to enclose the renewal of your *Masterpiece®* homeowner policy. Please be aware that it contains the following important changes to your homeowner policy.

In an effort to be a viable and competitive market for our Delaware customers, we have eliminated the minimum base deductible of \$100 and now offer a \$250 minimum base deductible for all home and contents coverage written in Delaware. If your policy had a \$100 base deductible, it has been renewed with a \$250 base deductible.

For a complete explanation of how the deductible applies, please review the deductible terms of your policy.

In addition, there are many credits available to our Delaware homeowner customers, such as Central Station Burglar and Fire Alarm credits and a New House credit. We are pleased to introduce three additional Superior Protection credits: Lightning Protection, Water Leak Detection and Water Leak Detection Alarm credits. Please contact your agent or broker to determine if you qualify for these credits, which may entitle you to a discount on your homeowners policy.

If you have any questions about your coverage, your agent or broker is always the best source of advice.

Thank you for insuring through Chubb.

Sincerely,

A handwritten signature in black ink, appearing to read 'Robert Mc Ginley'.

Robert Mc Ginley
Customer Relations Manager
Chubb Personal Insurance

Relax. You're insured with Chubb.SM
www.chubb.com/personal e-Mail: customercare@chubb.com

Chubb refers to the insurers of the Chubb Group of Insurance Companies.
Actual coverage is subject to the language of the policy.

A65

DEF065

Masterpiece®**Premium Summary
Renewal**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1
Effective Date 2/5/06
Policy no. 12680929-01
Policy period 2/5/06 to 2/5/07
Producer name WEYMOUTH & SMITH INSURANCE,
INC.

We are pleased to enclose your Chubb Masterpiece Policy, customized to provide the coverage you requested.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 3,018.00
	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 2,036.00
Total Premium			\$ 5,054.00

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

Chubb Masterpiece provides many different credits for home, valuable articles, automobile and excess liability coverages. We recommend that you contact your agent or broker for an annual review to ensure that your coverages, policy limits and available credits are accurate and meet your personal insurance needs.

You will shortly receive a statement and bill.

If you choose one of our convenient installment plans, your payments will be slightly higher than the premium shown above because of the small service charge.

We appreciate your continued business. Since 1882, personal service and comprehensive coverages have been the hallmarks of the Chubb Group of Insurance Companies.

Thank you for insuring through Chubb.

A66

DEF066

Masterpiece®



PRIVACY POLICY AND PRACTICES

Chubb has been serving the insurance needs of our customers for more than a century. To continue to provide innovative products and services that respond to your insurance needs, Chubb collects certain personal information about you, which is described below in **The Personal Information We Collect**. At Chubb, we respect the privacy of our customers. We do not sell or share our customer lists with anyone else for the purpose of marketing their products to you. Chubb's personal information handling practices are regulated by law and this Privacy Policy describes those practices.

Chubb's Privacy Policy

The Personal Information We Collect. Chubb collects personal information about you and the members of your household to conduct business operations, provide customer service, offer new products, and satisfy legal and regulatory requirements.

We may collect the following categories of information about you from these sources:

- Information from you directly or through your agent, broker or automobile assigned risk plan, including information from applications, worksheets, questionnaires, claim forms or other documents (such as name, address, driver's license number and amount of coverage requested).
- Information about your transactions with us, our affiliates or others (such as products or services purchased, claims made, account balances and payment history).
- Information from a consumer reporting agency (such as motor vehicle reports).
- Information from other non-Chubb sources (such as prior loss information and demographic information).
- Information from visitors to our web sites (such as that provided through online forms and online information-collecting devices known as "cookies"). Chubb does not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

"Opt Out" Option

The law permits certain types of disclosures, such as for the processing of the insurance transaction without allowing an opt out. Chubb does not have an opt out option as we do not disclose your personal information to nonaffiliated third parties other than as described below. Therefore, no action is required by you.

The Personal Information We Share. Chubb may disclose the personal information we collect only to service, process or administer business operations such as underwriting and claims, and for other purposes such as the marketing of products or services, regulatory compliance, the detection or prevention of fraud, or as otherwise required or allowed by law. These disclosures may be made without prior authorization from you, as permitted by law.

Sharing Personal Information With Others. Chubb may disclose the personal information we collect to affiliated and nonaffiliated parties for processing and servicing transactions, such as reinsurers, insurance agents or brokers, property and automobile appraisers, auditors, claim adjusters and third party administrators. For example, Chubb may disclose personal information to our affiliates and other parties that perform services for us such as customer service or account maintenance. Specific examples include mailing information to you and maintaining or developing software for us. Chubb may also disclose personal information to nonaffiliated parties as permitted by law. For example, we may disclose information as required in response to a subpoena, to detect or prevent fraud or to comply with an inquiry or requirement of a government agency or regulator.

DEF067

A67

continued on the n

Sharing Personal Information With Service Providers or for Joint Marketing. Chubb may disclose the personal information we collect to your agent or broker so that they can market our financial products and services to you, and to service providers who perform functions for us. Any such disclosure is required to be subject to an agreement with us that includes a confidentiality provision. We do not disclose personal information to other financial institutions.

Confidentiality and Security of Personal Information. Access to personal information is allowed for business purposes only. The people who have access to personal information, including employees of Chubb and its affiliates, and nonemployees performing business functions for Chubb, are under obligations to safeguard such information. Chubb maintains physical, electronic and procedural safeguards to guard your personal information.

Personal Health Information. Under certain circumstances, we also collect personal health information about our customers, such as information regarding an accident, disability or injury, for underwriting or claim purposes. Chubb does not disclose your personal health information to others for the purpose of marketing to you unless we have your express consent.

Personal Information of Former Customers. Chubb's personal information privacy policy also applies to former customers.

Changes in Privacy Policy. Chubb may choose to modify this policy at any time. We will notify customers of any modifications at least annually. If we change our disclosure practices in a way that allows an opt out, we will provide customers an opportunity to request that information not to be disclosed for marketing purposes.

Definitions.

"Chubb" means the following companies on whose behalf this notice is given:

Chubb & Son Inc.	Executive Risk Indemnity Inc.
Chubb & Son Inc. (of Illinois)	Executive Risk Specialty Insurance Company
Chubb Custom Insurance Company	Federal Insurance Company
Chubb Custom Market, Inc.	Great Northern Insurance Company
Chubb Indemnity Insurance Company	Northwestern Pacific Indemnity Company
Chubb Insurance Company of New Jersey	Pacific Indemnity Company
Chubb Lloyds Insurance Company of Texas	Quadrant Indemnity Company
Chubb Multinational Managers, Inc.	Texas Pacific Indemnity Company
Chubb National Insurance Company	Vigilant Insurance Company

"Customer" and "you" mean any individual who obtains or has obtained a financial product or service from Chubb that is to be used primarily for personal, family or household purposes. This notice applies to customers only.

"Personal information" means nonpublic personal information, which is defined by law as personally identifiable financial information provided by you to Chubb, resulting from a transaction with or any service performed for you by Chubb, or otherwise obtained by Chubb. Personal information does not include publicly available information as defined by applicable law.

Chubb Personal Insurance
Attention: Privacy Inquiries
P.O. Box 1615
Warren, NJ 07061-1615

*Masterpiece®***Coverage Summary
Renewal****Name and address of Insured**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective date 2/5/06
Policy no. 12680929-01
Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York
Policy period 2/5/06 to 2/5/07

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This Coverage Summary is part of your policy. PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.

Homes and Contents

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	\$847,000	\$593,662
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST
HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	\$631,000	\$315,500
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST

The base deductible for each occurrence is \$7,500. We will waive the base deductible for covered losses of more than \$50,000 except for covered losses subject to any special deductibles. Special deductibles include the vacant house deductible, water backup deductible, wind or hail deductible, and earthquake deductible.

Additional coverages or conditions**Important notice regarding mold remediation expenses**

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 466 SNUFF MILL LANE, HOCKESSIN, DE. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

DEF069

A69

continued on the 1

Coverage Summary Renewal

Page 2

Effective date 2/5/06

Policy no. 12680929-01

Name COLEMAN DUPONT HOMSEY

Homes and Contents

(Continued)

Important notice regarding mold remediation expenses

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 432 SNUFF MILL LANE, HOCKESSIN, DE. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

Other permanent structures

You have in addition to the standard 20% of your dwelling value \$40,000 of Other Permanent Structures coverage for your residence at 466 SNUFF MILL LANE, HOCKESSIN, DE.

Liability

Amount of liability coverage: \$300,000.

This is the total amount of your liability coverage. It applies to all property for which you have liability coverage, as shown in the following chart.

Your liability coverage covers damages for which you are legally responsible. For each occurrence, we will pay up to the amount of your liability coverage, as explained in your policy.

However, when you have excess liability only, we will pay for a covered loss only after the loss exceeds the required primary underlying insurance shown in your policy. This applies whether you have other liability coverage provided under a separate policy with us or by another insurance company.

Home	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	PERSONAL LIABILITY
	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	PERSONAL LIABILITY

DEF070

A70

continued on the next

**Coverage Summary
Renewal**



Page 3
Effective date 2/5/06
Policy no. 12680929-01
Name COLEMAN DUPONT HOMSEY

As the duly authorized representative of the company my signature validates this policy.

A handwritten signature in cursive script that reads 'Robert Hamburger'.

Authorized representative

A71

DEF071

Masterpiece®

**Additional Interests
Summary**



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective date 2/5/06

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York

Policy period 2/5/06 to 2/5/07

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This summary lists the Additional Interests you have requested to be shown on your policy. We notify each Additional Interest separately. Regardless of the number of Additional Interests shown on your policy, the amount of coverage for any one occurrence does not increase.

Mortgagee

This section shows the Mortgagee(s) for your home(s) shown below.

Address

HOUSE AT
466 SNUFF MILL LANE
HOCKESSIN, DE

Mortgagee

WILMINGTON TRUST
COMPANY
1100 N MARKET STREET
WILMINGTON, DE 19890

A72

DEF072

*Masterpiece®***Table of Contents****Name and address of insured**

COLEMAN DUPONT HOMSEY
 466 SNUFF MILL LANE
 HOCKESSIN, DE 19707

Effective date 2/5/06

Policy no. 12680929-01

Issued by Vigilant Insurance Company
 a stock insurance company
 incorporated in New York

Policy period 2/5/06 to 2/5/07

If you have any questions, please contact
 WEYMOUTH & SMITH INSURANCE, INC.
 P.O. BOX 3939
 WILMINGTON, DE 19807
 302-655-6323

This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

Contents

Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe House Coverage	09/03	DEL	B-1
Standard Contents Coverage	04/03	DEL	D-1
Personal Liability Coverage	12/03	DEL	T-1
Policy Terms	09/03	DEL	Y-1
Policy Information Notice	04/03	DEL	

DEF073

A73

Masterpiece®

Policy Information Notice



You have the right to review and correct or amend information we have. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Insurance
Attention: Policy Information
202 Halls Mill Road
P.O. Box 1600
Whitehouse Station, N.J. 08889-1600

Please include your policy number, policy period and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your agent, broker or local Chubb Office, you can call this telephone number for further assistance:

1-800-252-4670

A74

04/07/03

Delaware Policy Information Notice

DEF074

Masterpiece®

Coverage Update



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective Date 9/8/06

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York

Policy period 2/5/06 to 2/5/07

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

As requested, we have revised your Chubb Masterpiece Policy. The changes are shown below. To keep your records up to date, please attach this update to your existing policy. Also attach the revised table of contents and additional policy provisions we have enclosed. The table of contents shows which sections of your policy are now in effect.

Your premium will be increased by **\$45.00** for this revision. You will receive a separate statement showing the premium adjustment.

Added **Family ProtectionSM Coverage**

Your policy provides you with Family Protection Coverage for carjacking, child abduction, stalking threat and home invasion occurrences. The kinds of losses that are covered, and any limits that apply, are explained in detail in the policy.

As the duly authorized representative of the company my signature validates this policy.

A handwritten signature in cursive script that reads "Robert Hamburger".

Authorized representative

A75

DEF075

Masterpiece®

Table of Contents



Name and address of insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Effective date 9/8/06

Policy no. 12680929-01

Issued by Vigilant Insurance Company

a stock insurance company

incorporated in New York

Policy period 2/5/06 to 2/5/07

If you have any questions, please contact

WEYMOUTH & SMITH INSURANCE, INC.

P.O. BOX 3939

WILMINGTON, DE 19807

302-655-6323

This revised table of contents lists all your policy provisions. To keep your records current, please attach this update to your policy.

Contents

Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe House Coverage	09/03	DEL	B-1
Standard Contents Coverage	04/03	DEL	D-1
Family Protection SM Coverage	12/03	DEL	R-1
Personal Liability Coverage	12/03	DEL	T-1
Policy Terms	09/03	DEL	Y-1
Policy Information Notice	04/03	DEL	

DEF076

A76

Masterpiece®

Family ProtectionSM
Coverage



This part of your Masterpiece Policy provides you with Family Protection Coverage for you or a family member anywhere in the world except those places listed on the United States State Department Bureau of Consular Affairs Travel Warnings list at the time of loss, unless stated otherwise or an exclusion applies.

Payment for a Loss

Amount of coverage

The amounts of coverage provided are shown under Family Protection Coverage for:

- Carjacking Coverage
- Child Abduction Coverage
- Stalking Threat Coverage
- Home Invasion Coverage

We will not pay more than the amount of coverage shown for each covered carjacking, child abduction, stalking threat, or home invasion occurrence, regardless of how many policies or people are involved in the occurrence. If a loss is covered under more than one part of Family Protection Coverage (Carjacking Coverage, Child Abduction Coverage, Stalking Threat Coverage, Home Invasion Coverage), we will pay under the part giving the most coverage, but not under more than one part.

The accidental death and dismemberment benefit amount for loss of life will be paid to the beneficiary. The accidental death and dismemberment benefit amount for other than loss of life will be paid to the victim.

If a victim has multiple accidental death and dismemberment losses as the result of a carjacking, child abduction or home invasion occurrence, we will pay only the single largest accidental death and dismemberment benefit amount applicable to the accidental death and dismemberment losses suffered.

If more than one victim suffers an accidental death and dismemberment loss in the same carjacking, child abduction or home invasion occurrence, we will not pay more than \$250,000. If any carjacking, child abduction or home invasion occurrence results in multiple accidental death and dismemberment benefit amounts becoming payable which when totaled exceed \$250,000, the sum of \$250,000 will be divided proportionately, based on each applicable accidental death and dismemberment benefit amount payable.

Family Protection Coverage

We provide Carjacking, Child Abduction, Stalking Threat, and Home Invasion Coverages for occurrences anytime during the policy period, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in Exclusions.

DEF 077

Family ProtectionSM Coverage

Family Protection Coverage (continued)

The following defined terms used in the Carjacking, Child Abduction and Home Invasion Coverages are defined here:

"Covered relative" means the following relatives of the person named in the Coverage Summary and a spouse who lives with that person:

- children, their children or other descendants of theirs;
- parents, grandparents or other ancestors of theirs; or
- siblings, their children or other descendants of theirs, who do not live with you, including spouses or domestic partners of all of the above. Parents, grandparents and other ancestors include adoptive parents, stepparents and stepgrandparents.

"Accidental death and dismemberment loss" means the loss of life, loss of speech, loss of hearing, loss of hand, loss of foot, loss of sight of an eye, loss of thumb and index finger, or mutilation which:

- is sudden, unforeseen, and unexpected;
- is independent of any illness, disease or other bodily malfunction;
- happens by chance;
- arises from a source external to the victim; and
- occurs within one year of the carjacking, child abduction or home invasion occurrence.

"Accidental death and dismemberment benefit amount" means the following types of accidental death and dismemberment loss and corresponding benefits, up to a maximum of \$250,000:

- loss of life, \$250,000;
- loss of speech and loss of hearing, \$250,000;
- loss of speech or loss of hearing and one of the following: loss of hand, loss of foot, loss of sight of an eye, \$250,000;
- loss of both hands, \$250,000;
- loss of both feet, \$250,000;
- loss of sight of both eyes, \$250,000;
- loss of a combination of any two of the following: loss of hand, loss of foot, loss of sight of an eye, \$250,000;
- loss of speech, \$125,000;
- loss of hearing, \$125,000;
- loss of one hand, \$125,000;
- loss of one foot, \$125,000;
- loss of sight of an eye, \$125,000;
- loss of thumb and index finger, \$62,500;
- mutilation, \$62,500.

"Beneficiary" means the person or entity to be paid in the event a victim suffers a covered loss of life, in the following order:

- the spouse of the victim who lived with the victim; if none,
- the domestic partner of the victim who lived with the victim; if none,
- in equal shares to the surviving children of the victim; if none,
- in equal shares to the surviving parents of the victim; if none,
- in equal shares to the surviving brothers and sisters of the victim; if none,
- the estate of the victim.

DEF078

A78

**Family ProtectionSM
Coverage**



Family Protection Coverage
(continued)

"Victim" means:

- you, a family member or a covered relative if a carjacking or a child abduction occurrence;
- the abducted child if a child abduction occurrence;
- you, a family member, or your guest if a home invasion occurrence, who suffers the accidental death and dismemberment loss after a carjacking, child abduction or home invasion occurrence.

"Loss of life" means:

- death, including clinical death, determined by a medical examiner or similar local governing medical authority; or
- the absence of communication from the victim for a period of two years after a carjacking, child abduction or home invasion occurrence.

"Loss of speech" means the permanent total loss of the capability of speech, as determined by a physician.

"Loss of hearing" means the permanent total loss of the capability of hearing, as determined by a physician.

"Loss of hand" means the permanent total loss of function of a hand, as determined by a physician.

"Loss of foot" means the permanent total loss of function of a foot, as determined by a physician.

"Loss of sight of an eye" means the permanent loss of sight of an eye to the extent of legal blindness, as determined by a physician.

"Loss of thumb and index finger" means the permanent total loss of function of a thumb and index finger, of the same hand, as determined by a physician.

"Mutilation" means complete severance of an entire finger, toe, ear, nose or genital organ, as determined by a physician.

"Physician" means a person who is licensed as a medical doctor or a doctor of osteopathy under the laws of the jurisdiction in which treatment is given to a victim and who is qualified to provide such medical treatment. A physician does not include you or a family member.

"Medical expenses" means the reasonable and customary charges for first aid, medical (not including psychiatric), funeral, surgical, x-ray, dental, ambulance, hospital, physical therapy, professional nursing services, and prosthetic devices which are legally obligated to be paid.

Carjacking Coverage

We will pay for carjacking expenses you, a family member, or a covered relative incur solely and directly as a result of a carjacking occurrence. We will also pay an accidental death and dismemberment benefit amount for the accidental death and dismemberment loss the victim suffers as a direct result of a carjacking occurrence.

DEF079

A79

Family ProtectionSM Coverage

Carjacking Coverage

(continued)

"Carjacking occurrence" means the unlawful forced removal or detention of:

- you or a family member operating or occupying any motorized land vehicle; or
- a covered relative operating a covered vehicle with permission from you or a family member, or occupying a covered vehicle, during the theft or attempted theft of that vehicle.

"Carjacking expenses" means the reasonable costs for:

- related medical expenses up to \$50,000 for each person (you, a family member, or a covered relative who witnessed the carjacking occurrence), up to a maximum of \$100,000 for each carjacking occurrence, when incurred within one year after the carjacking occurrence;
- related psychiatric services up to \$25,000 for each person (you, a family member, or a covered relative who witnessed the carjacking occurrence), up to a maximum of \$50,000 for each carjacking occurrence, when incurred within one year after the carjacking occurrence;
- related rest and recuperation expenses for you, a family member, or a covered relative who witnessed the carjacking occurrence, up to a maximum of \$15,000 for each carjacking occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after the carjacking occurrence;
- salary lost during the first 60 days after the carjacking occurrence, up to \$15,000 for each person (you, a family member, or a covered relative who witnessed the carjacking occurrence), up to a maximum of \$30,000 for each carjacking occurrence, in excess of any other valid and collectible benefits including disability insurance, workers compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- the covered vehicle's comprehensive or collision deductible applied to damage sustained by the covered vehicle in the carjacking occurrence.

We will also pay up to a maximum of \$10,000 for each carjacking occurrence to any person or organization not causing that occurrence for information not otherwise available leading to the arrest and conviction of any person(s) who caused the carjacking occurrence. The following are not eligible to receive this reward payment: you, a family member, or a covered relative who witnessed the carjacking occurrence.

"Covered vehicle" means any private passenger vehicle, motorcycle or motor home you or a family member owns, rents or has furnished for regular use.

Child Abduction Coverage

We will pay for child abduction expenses you, a family member, a covered relative, or an abducted child's parent or legal guardian incur solely and directly as a result of a child abduction occurrence. We will also pay an accidental death and dismemberment benefit amount for the accidental death and dismemberment loss the victim suffers as a direct result of a child abduction occurrence.

"Child abduction occurrence" means the wrongful taking, false imprisonment, or wrongful detention of one or more of your or a family member's children, or one or more children in the care of you or a family member, under the age of 13.

DEF080

A80

Family ProtectionSM Coverage



Child Abduction Coverage

(continued)

"Child abduction expenses" means the reasonable costs for:

- related travel, meals, lodging, and phone expenses incurred by you, a family member, a covered relative who witnessed the child abduction, or a covered relative who is the parent or legal guardian of the abducted child, including those expenses incurred up to 30 days after the recovery of the abducted child or the verification of the abducted child's loss of life, up to a maximum of \$25,000 for each child abduction occurrence;
- related medical and psychiatric expenses for:
 - the abducted children, up to a maximum of \$50,000, when incurred within one year after the child abduction occurrence; and
 - you, a family member, a covered relative who witnessed the child abduction occurrence (not including the abducted child), or a covered relative who is the parent or legal guardian of the abducted child, including those expenses incurred up to 180 days after the recovery of the abducted child or verification of the abducted child's loss of life, up to a maximum of \$25,000, for each child abduction occurrence;
- related rest and recuperation expenses for you, a family member, a covered relative who witnessed the child abduction occurrence, or a covered relative who is the parent or legal guardian of the abducted child, up to a maximum of \$25,000 for each child abduction occurrence, as prescribed by a physician, psychologist, or other authorized mental health professional (other than you or a family member), when incurred within 12 months after the recovery of the abducted child, or verification of the abducted child's loss of life, whichever comes first;
- salary lost during the first 60 days after the child abduction occurrence, up to \$15,000 for each person (you, a family member, or a covered relative who is the parent or legal guardian of the abducted child), up to a maximum of \$30,000 for each child abduction occurrence, in excess of any other valid and collectible benefits including disability insurance, workers compensation insurance, unemployment compensation, salary and wage continuation, or other similar salary replacement plans;
- the following related reasonable costs you or the parent or legal guardian of the abducted child incur, up to a maximum of \$100,000, when incurred within 12 months after a child abduction occurrence for:
 - a professional public relations consultant;
 - a professional forensic analyst;
 - publicity expenses incurred to locate the abducted children;
 - a professional security consultant.

We will also pay up to a maximum of \$50,000 for each child abduction occurrence to any person or organization not causing that occurrence for information not otherwise available leading to the arrest and conviction of any person(s) who caused the child abduction occurrence. The following are not eligible to receive this reward payment: you, a family member, the parent or guardian of the abducted child, or a covered relative who witnessed the child abduction occurrence.

Stalking Threat Coverage

We will pay for stalking threat expenses you or a family member incur solely and directly as a result of a stalking threat occurrence.

DEF081

Family ProtectionSM Coverage

Stalking Threat Coverage (continued)

"Stalking threat occurrence" means:

- an act or acts committed with the intent to damage property owned by you or a family member, or to harass, injure or harm you or a family member;
- the person committing the act or acts is the subject of a court order or injunction issued to protect you or a family member; and
- the act or acts occur on consecutive or nonconsecutive days within a period of 120 days.

"Stalking threat expenses" means the reasonable costs you or a family member incur for:

- related professional security consultant and professional security guard services up to a maximum of \$15,000 for each stalking threat occurrence;
- related residential security expenses to change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for your residence premise(s), up to a maximum of \$3,000;
- related temporary relocation expenses, up to a maximum of \$5,000, up to a maximum of \$50,000 per policy period for all stalking threat expenses.

Home Invasion Coverage

We will pay for home invasion expenses you, a family member, or your guest incur solely and directly as a result of a home invasion occurrence. We will also pay an accidental death and dismemberment benefit amount for the accidental death and dismemberment loss the victim suffers as a direct result of a home invasion occurrence.

"Home invasion occurrence" means an unlawful act of violence or threat of violence to you, a family member, or your guest by a person who unlawfully entered your residence premises, temporary residence, a watercraft, or a motor home while you, a family member, or your guest are present.

"Home invasion expenses" means the reasonable costs for:

- related medical expenses, up to \$50,000 for each person (you, a family member, or your guest), to a maximum of \$100,000 for each home invasion occurrence, when incurred within one year after the home invasion occurrence;
- related psychiatric services up to \$25,000 for each person (you, a family member, or your guest), up to a maximum of \$50,000 for each home invasion occurrence, when incurred within one year after the home invasion occurrence;
- related rest and recuperation expenses for you, a family member, or your guest, up to a maximum of \$15,000, for each home invasion occurrence, as prescribed by a physician, psychologist or other authorized mental health professional (other than you or a family member), when incurred within 180 days after the home invasion occurrence;
- salary lost during the first 60 days after the home invasion occurrence, up to \$15,000 for each person (you, a family member, or your guest), up to a maximum of \$30,000 for each home invasion occurrence, in excess of any other valid and collectible benefits including disability insurance, workers compensation insurance, unemployment compensation, salary and wage continuation or other similar salary replacement plans;

A82

12/15/03

Delaware Family Protection Coverage

© Copyright 1995 by Church & Dwight, Inc. Form No. 2500007 5/95

44-00000-000000

DEF082

**Family ProtectionSM
Coverage**



Home Invasion Coverage

(continued)

- related residential security expenses for you to change all locks, install or improve security bars, motion sensing lights and a centrally monitored home security system, or other similar security expenses for your residence premise(s), up to a maximum of \$3,000;
- related professional security consultant and professional security guard services for you or a family member up to a maximum of \$15,000 for each home invasion occurrence;
- related temporary relocation expenses for you, a family member, or your guest, up to a maximum of \$5,000, when incurred within 60 days after a home invasion occurrence;
- the homeowners deductible for your residence premises applied to damage sustained in the home invasion occurrence.

We will also pay up to a maximum of \$10,000 for each home invasion occurrence to any person or organization not causing that occurrence for information not otherwise available leading to the arrest and conviction of any person(s) who caused the home invasion occurrence. The following are not eligible to receive this reward payment: you, a family member, or your guest.

"Your guest" means:

- any regular domestic employee at the residence premises; or
 - any other person invited as a guest by you or a family member to your residence premises or temporary residence.
- Your guest does not include individuals who live with you or a family member and are not related to you or a family member.

"Temporary residence" means:

- a private dwelling not owned by you;
- the private room(s) in a hotel, motel, inn, villa, spa, resort, hostel, or dormitory; or
- the private room(s) in a commercial ocean liner or other similar commercial watercraft, that you or a family member is occupying or is visiting by invitation.

"Watercraft" means a watercraft with sleeping quarters that is not a commercial ocean liner or other similar commercial watercraft.

Conditions

The following conditions applicable to Family Protection Coverage are in addition to the General Conditions and Special Conditions described under Policy Terms.

Duplicate coverages

The following is added to General Conditions, Duplicate Coverages: However, when both Family Protection Coverage and Personal Liability Coverage are shown in the Coverage Summary, and a loss is covered under Child Abduction Coverage and Kidnap expenses, your amount of coverage will equal the combined total of both Child Abduction Coverage and Kidnap expenses subject to the policy provisions. In no event will we make duplicate payments.

DEF083

Family ProtectionSM Coverage

Conditions (continued)

Other Insurance

This insurance is excess over any other insurance except that written specifically to cover excess over the amount of coverage that applies in this policy. This provision does not apply to accidental death and dismemberment loss.

Your duties after a loss

In case of a carjacking, child abduction, stalking threat or home invasion occurrence, you or a family member shall perform the following duties that apply:

Notification. You must notify us or your agent as soon as possible. In the case of a carjacking, stalking threat or home invasion occurrence, you or a family member also shall notify an applicable law enforcement agency as soon as possible. In the case of a child abduction occurrence, you or a family member also shall notify an applicable law enforcement agency no later than the recovery of the abducted child or verification of the abducted child's loss of life, whichever comes first.

Assistance. You must provide us or cause us to be provided with all available information and cooperate with us fully.

Proof of loss. At our request you must submit to us or cause to be submitted, within 60 days after we request an affirmative proof of loss with full particulars. Failure to give written proof of loss within this time frame will not invalidate or reduce any claim if notice is given as soon as reasonably possible.

Examination. We have the right to examine under oath as often as we may reasonably require, you, family members, covered relatives, victims, and your guests, and have them subscribe the same. We may also ask you or the beneficiary to give us a signed description of the circumstances surrounding a loss and to produce all records and documents we request and permit us to make copies.

Physical examination and autopsy. A person making a claim under Family Protection Coverage must submit as often as we reasonably require to physical examinations by physicians we select. We may also have an autopsy done by a physician, unless prohibited by law. Any examinations or autopsies that we require will be done at our expense.

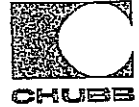
Exclusions

These exclusions apply to this part of your Masterpiece Policy, unless stated otherwise.

False report. We do not cover loss arising from a false report of carjacking, stalking threat, child abduction, or home invasion by you or a family member or any person acting on behalf of you or a family member, whether acting alone or in collusion with others.

DEF084

Family ProtectionSM Coverage



Exclusions

(continued)

Acts of certain persons. We do not cover any loss caused by you, a family member, a covered relative, an estranged spouse or former spouse of any of them, an estranged domestic partner or former domestic partner of any of them, or any person acting on behalf of any of them, whether acting alone or in collusion with others. Nor do we cover any loss caused by a person unrelated to you or a family member, other than a domestic employee or residential staff, who lives with you or ever lived with you for six (6) or more months. In addition, we do not cover any loss caused by a relative or guardian of an abducted child who is in your care or a family member's care, or any person acting on behalf of that relative or guardian, whether acting alone or in collusion with others. We also do not cover loss caused by a civil authority. However, this exclusion does not apply to coverage provided under Stalking Threat Coverage.

Children in your care. We do not cover child abduction expenses or accidental death and dismemberment loss for children in the care of you or a family member when:

- you or a family member is participating in any organized activity with or in association with any organization or entity;
- you or a family member is providing this care as a home day care provider in your residence premises and you or a family member earns annual gross revenues in excess of \$5,000 as a home day care provider; or
- you or a family member is providing this care as an employee or volunteer of a for-profit or not-for-profit entity providing service for the care of children.

But we do cover your children, the children of a family member, or the children of a covered relative, in the care of you or a family member for child abduction expenses or accidental death and dismemberment loss.

Your guest. We do not cover your guest(s) in a temporary residence who share the cost of the lodging.

Legal counsel. We do not cover the costs of legal counsel.

Salary lost. We do not cover salary lost under carjacking expenses, child abduction expenses or home invasion expenses if immediately prior to the carjacking occurrence, child abduction occurrence or home invasion occurrence, the person with salary lost was receiving disability insurance, social security disability, unemployment compensation, or was on personal or medical leave.

Substance abuse treatment. We do not cover any expenses for substance abuse treatments unless the substance abuse was directly caused by the carjacking, child abduction, or home invasion occurrence.

Childbirth or miscarriage. We do not cover accidental death and dismemberment loss caused by childbirth or miscarriage.

Suicide or intentional dismemberment. We do not cover accidental death and dismemberment loss caused by the victim's suicide, attempted suicide or dismemberment that is intentionally self-inflicted.

DEF085

A85

**Family ProtectionSM
Coverage**

Exclusions

(continued)

Vehicles used for a fee. We do not cover loss arising out of the ownership or operation of a vehicle while it is being used to carry people or property for a fee. This exclusion does not apply to a shared-expenses car pool, unless another exclusion applies.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, riot, civil commotion, rebellion, revolution, warlike acts by a military force or personnel, usurped power, governmental intervention, expropriation or nationalization, any action taken in hindering or defending against any of these, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

DEF086

A86

Masterpiece®



Name and address of Insured
COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Effective Date 2/5/07
Policy no. 12680929-01
Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York
Policy period 2/5/07 to 2/5/08

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

IMPORTANT DELAWARE NOTICES REGARDING HOMEOWNERS COVERAGE

The following notices are required by Delaware law.

Flood Insurance - This policy does not cover damage to your property caused by flooding. Flood insurance is available for communities and property that participate in the National Flood Insurance Program "NFIP". Not all communities participate in the NFIP. Flood insurance may be available even if you do not live in a flood hazard area as defined by the NFIP. Please call the NFIP at 1-800-427-4661 to see if your community and property are eligible for coverage. If your community does not participate in the NFIP, you may contact your insurance agent or broker to see if there is other flood insurance coverage available to you.

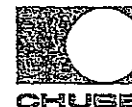
Replacing Your Home - This policy may not cover the full cost of replacing your home if your home should be destroyed in an event otherwise covered by this policy. You may purchase additional coverage from us sufficient to cover the full cost of replacing your home, at an additional cost.

DEF087

Reimbursement for Stolen Items - This policy may not cover the value of all items stolen from your home. Please carefully review your policy to determine which items stolen from your home are not covered by this policy.

Non-Renewal of Your Policy - We have a policy of declining to renew homeowners insurance policies if there has been a substantial change or increase in the hazard or risk after the policy was issued. Examples of this may be:

- repeated water damage losses from a roof leak; or
- not complying with critical requirements regarding the physical condition of the home resulting from a home inspection or appraisal.

Masterpiece®**Premium Summary
Renewal**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1
Effective Date 2/5/07
Policy no. 12680929-01
Policy period 2/5/07 to 2/5/08
Producer name WEYMOUTH & SMITH INSURANCE,
INC.

We are pleased to enclose your Chubb Masterpiece Policy, customized to provide the coverage you requested.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 3,235.00
	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	HOME, CONTENTS, LIABILITY	\$ 2,184.00
Family Protection	NOT APPLICABLE	FAMILY PROTECTION	\$ 110.00
Total Premium			\$ 5,529.00

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

Chubb Masterpiece provides many different credits for home, valuable articles, automobile and excess liability coverages. We recommend that you contact your agent or broker for an annual review to ensure that your coverages, policy limits and available credits are accurate and meet your personal insurance needs.

You will shortly receive a statement and bill.

If you choose one of our convenient installment plans, your payments will be slightly higher than the premium shown above because of the small service charge.

We appreciate your continued business. Since 1882, personal service and comprehensive coverages have been the hallmarks of the Chubb Group of Insurance Companies.

Thank you for insuring through Chubb.

DEF089

A89

Masterpiece®



PRIVACY POLICY AND PRACTICES

Chubb has been serving the insurance needs of our customers for more than a century. To continue to provide innovative products and services that respond to your insurance needs, Chubb collects certain personal information about you, which is described below in **The Personal Information We Collect**. At Chubb, we respect the privacy of our customers. We do not sell or share our customer lists with anyone else for the purpose of marketing their products to you. Chubb's personal information handling practices are regulated by law and this Privacy Policy describes those practices.

Chubb's Privacy Policy

The Personal Information We Collect. Chubb collects personal information about you and the members of your household to conduct business operations, provide customer service, offer new products, and satisfy legal and regulatory requirements.

We may collect the following categories of information about you from these sources:

- Information from you directly or through your agent, broker or automobile assigned risk plan, including information from applications, worksheets, questionnaires, claim forms or other documents (such as name, address, driver's license number and amount of coverage requested).
- Information about your transactions with us, our affiliates or others (such as products or services purchased, claims made, account balances and payment history).
- Information from a consumer reporting agency (such as motor vehicle reports).
- Information from other non-Chubb sources (such as prior loss information and demographic information).
- Information from visitors to our web sites (such as that provided through online forms and online information-collecting devices known as "cookies"). Chubb does not use "cookies" to retrieve information from a visitor's computer that was not originally sent in a "cookie".

"Opt Out" Option

The law permits certain types of disclosures, such as for the processing of the insurance transaction without allowing an opt out. Chubb does not have an opt out option as we do not disclose your personal information to nonaffiliated third parties other than as described below. Therefore, no action is required by you.

The Personal Information We Share. Chubb may disclose the personal information we collect only to service, process or administer business operations such as underwriting and claims, and for other purposes such as the marketing of products or services, regulatory compliance, the detection or prevention of fraud, or as otherwise required or allowed by law. These disclosures may be made without prior authorization from you, as permitted by law.

Sharing Personal Information With Others. Chubb may disclose the personal information we collect to affiliated and nonaffiliated parties for processing and servicing transactions, such as reinsurers, insurance agents or brokers, property and automobile appraisers, auditors, claim adjusters and third party administrators. For example, Chubb may disclose personal information to our affiliates and other parties that perform services for us such as customer service or account maintenance. Specific examples include mailing information to you and maintaining or developing software for us. Chubb may also disclose personal information to nonaffiliated parties as permitted by law. For example, we may disclose information as required in response to a subpoena, to detect or prevent fraud or to comply with an inquiry or requirement of a government agency or regulator.

DEF 090

Sharing Personal Information With Service Providers or for Joint Marketing. Chubb may disclose the personal information we collect to your agent or broker so that they can market our financial products and services to you, and to service providers who perform functions for us. Any such disclosure is required to be subject to an agreement with us that includes a confidentiality provision. We do not disclose personal information to other financial institutions.

Confidentiality and Security of Personal Information. Access to personal information is allowed for business purposes only. The people who have access to personal information, including employees of Chubb and its affiliates, and nonemployees performing business functions for Chubb, are under obligations to safeguard such information. Chubb maintains physical, electronic and procedural safeguards to guard your personal information.

Personal Health Information. Under certain circumstances, we also collect personal health information about our customers, such as information regarding an accident, disability or injury, for underwriting or claim purposes. Chubb does not disclose your personal health information to others for the purpose of marketing to you unless we have your express consent.

Personal Information of Former Customers. Chubb's personal information privacy policy also applies to former customers.

Changes in Privacy Policy. Chubb may choose to modify this policy at any time. We will notify customers of any modifications at least annually. If we change our disclosure practices in a way that allows an opt out, we will provide customers an opportunity to request that information not to be disclosed for marketing purposes.

Definitions.

"Chubb" means the following companies on whose behalf this notice is given:

Chubb & Son Inc.	Executive Risk Indemnity Inc.
Chubb & Son Inc. (of Illinois)	Executive Risk Specialty Insurance Company
Chubb Custom Insurance Company	Federal Insurance Company
Chubb Custom Market, Inc.	Great Northern Insurance Company
Chubb Indemnity Insurance Company	Northwestern Pacific Indemnity Company
Chubb Insurance Company of New Jersey	Pacific Indemnity Company
Chubb Lloyds Insurance Company of Texas	Quadrant Indemnity Company
Chubb Multinational Managers, Inc.	Texas Pacific Indemnity Company
Chubb National Insurance Company	Vigilant Insurance Company

"Customer" and "you" mean any individual who obtains or has obtained a financial product or service from Chubb that is to be used primarily for personal, family or household purposes. This notice applies to customers only.

"Personal information" means nonpublic personal information, which is defined by law as personally identifiable financial information provided by you to Chubb, resulting from a transaction with or any service performed for you by Chubb, or otherwise obtained by Chubb. Personal information does not include publicly available information as defined by applicable law.

Chubb Personal Insurance
Attention: Privacy Inquiries
P.O. Box 1615
Warren, NJ 07061-1615

DEF091

Masterpiece®**Coverage Summary
Renewal****Name and address of Insured**

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective date 2/5/07

Policy no. 12680929-01

Issued by Vigilant Insurance Company
a stock insurance company
incorporated in New York

Policy period 2/5/07 to 2/5/08

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This Coverage Summary is part of your policy. **PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.**

Homes and Contents

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	\$907,000	\$635,716
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST
HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	\$676,000	\$338,000
	DELUXE COVERAGE	STANDARD COVERAGE
	EXTENDED REPLACEMENT COST	REPLACEMENT COST

The base deductible for each occurrence is \$7,500. We will waive the base deductible for covered losses of more than \$50,000 except for covered losses subject to any special deductibles. Special deductibles include the vacant house deductible, water backup deductible, wind or hail deductible, and earthquake deductible.

Additional coverages or conditions**Important notice regarding mold remediation expenses**

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 466 SNUFF MILL LANE, HOCKESSIN, DE. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

DEF092

continued on the n

A92

Coverage Summary Renewal

Page 2
Effective date 2/5/07
Policy no. 12680929-01
Name COLEMAN DUPONT HOMSEY

Homes and Contents (Continued)

Important notice regarding mold remediation expenses

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 432 SNUFF MILL LANE, HOCKESSIN, DE. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

Other permanent structures

You have in addition to the standard 20% of your dwelling value \$43,000 of Other Permanent Structures coverage for your residence at 466 SNUFF MILL LANE, HOCKESSIN, DE.

Family ProtectionSM Coverage

Your policy provides you with Family Protection Coverage for carjacking, child abduction, stalking threat and home invasion occurrences. The kinds of losses that are covered, and any limits that apply, are explained in detail in the policy.

Liability

Amount of liability coverage: **\$300,000.**

This is the total amount of your liability coverage. It applies to all property for which you have liability coverage, as shown in the following chart.

Your liability coverage covers damages for which you are legally responsible. For each occurrence, we will pay up to the amount of your liability coverage, as explained in your policy.

DEF093

Coverage Summary Renewal



Page 3
Effective date 2/5/07
Policy no. 12680929-01
Name COLEMAN DUPONT HOMSEY

Liability (Continued)

However, when you have excess liability only, we will pay for a covered loss only after the loss exceeds the required primary underlying insurance shown in your policy. This applies whether you have other liability coverage provided under a separate policy with us or by another insurance company.

Home	HOUSE AT 466 SNUFF MILL LANE HOCKESSIN, DE	PERSONAL LIABILITY
	HOUSE AT 432 SNUFF MILL LANE HOCKESSIN, DE	PERSONAL LIABILITY

As the duly authorized representative of the company my signature validates this policy.

Authorized representative

DEF094

A94

Masterpiece®

**Additional Interests
Summary**



Name and address of Insured

COLEMAN DUPONT HOMSEY
466 SNUFF MILL LANE
HOCKESSIN, DE 19707

Page 1

Effective date 2/5/07

Policy no. 12680929-01

Issued by Vigilant Insurance Company

a stock insurance company

incorporated in New York

Policy period 2/5/07 to 2/5/08

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
P.O. BOX 3939
WILMINGTON, DE 19807
302-655-6323

This summary lists the Additional Interests you have requested to be shown on your policy. We notify each Additional Interest separately. Regardless of the number of Additional Interests shown on your policy, the amount of coverage for any one occurrence does not increase.

Mortgagee

This section shows the Mortgagee(s) for your home(s) shown below.

Address

HOUSE AT
466 SNUFF MILL LANE
HOCKESSIN, DE

Mortgagee

WILMINGTON TRUST
COMPANY
1100 N MARKET STREET
WILMINGTON, DE 19890

A95

DEF095

*Masterpiece®***Table of Contents****Name and address of insured**

COLEMAN DUPONT HOMSEY
 466 SNUFF MILL LANE
 HOCKESSIN, DE 19707

Effective date 2/5/07**Policy no.** 12680929-01

Issued by Vigilant Insurance Company
 a stock insurance company
 incorporated in New York

Policy period 2/5/07 to 2/5/08

If you have any questions, please contact
WEYMOUTH & SMITH INSURANCE, INC.
 P.O. BOX 3939
 WILMINGTON, DE 19807
 302-655-6323

This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

Contents

Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe House Coverage	09/03	DEL	B-1
Standard Contents Coverage	04/03	DEL	D-1
Family Protection SM Coverage	12/03	DEL	R-1
Personal Liability Coverage	12/03	DEL	T-1
Policy Terms	09/03	DEL	Y-1
Policy Information Notice	04/03	DEL	

DEF096

A96

Masterpiece®

Policy Information Notice



You have the right to review and correct or amend information we have. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Insurance
Attention: Policy Information
202 Halls Mill Road
P.O. Box 1600
Whitehouse Station, N.J. 08889-1600

Please include your policy number, policy period and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your agent, broker or local Chubb Office, you can call this telephone number for further assistance:

1-800-252-4670

A97

DEF097

04/07/03

Delaware Policy Information Notice

Murphy Spadaro & Landon

ATTORNEYS

1011 CENTRE ROAD, SUITE 210
WILMINGTON, DELAWARE 19805

PHONE 302.472.8100

FAX 302.472.8135

302.472.8101

jspadaro@msllaw.com

December 29, 2005

BY HAND DELIVERY AND FEDEX

Weymouth & Smith
5710 Kennett Pike
Centreville, DE 19807

**RE: Named Insured: Coleman DuPont Homsey
Policy no. 12680929-01 (Chubb Masterpiece) and
other applicable policies**

Dear Sir or Madam:

This firm represents Coleman, Ellen and Walter Homsey in connection with all claims or potential claims against insurers arising from the forging of certain checks and the misappropriation of credit card numbers by Walter Homsey's estranged wife, Marcia Boyer Homsey. In November 2005 Mr. Homsey tendered notice of these matters to your agency by telephone; and that notice was of course intended for any insurer whose coverage might potentially be implicated. This letter is intended to: 1) memorialize that notice in writing, 2) elaborate on that notice, 3) ensure that your agency conveys notice of these matters to all interested insurers, and 4) secure through your agency copies of all insurance contracts that might potentially respond to the claim.

Because we have determined that Chubb Masterpiece Policy No. 12680929-01 covers the subject claim, this letter is directed to that policy. It also applies with equal force to any other potentially available insurance secured through your agency.

I. The Underlying Incidents of Forgery and Misappropriation

Coleman and Ellen Homsey and their son, Walter Homsey, are holders of a Capital Advantage Checking Account (no. 1064-8599) at Wilmington Trust Bank. In addition, they were each holders of a credit card issued by Wilmington Trust prior to December 2004 (when the card was cancelled).

In December 2004 Ellen Homsey began to suspect that unauthorized transactions had been charged to the Wilmington Trust credit card. She had the card cancelled and began to investigate. This led to the discovery that Walter Homsey's estranged wife, Marcia, had made unauthorized use of the credit card number for approximately \$12,000 in charges.

Weymouth & Smith

December 29, 2005

Page 2

The discovery that Marcia Boyer Homsey had misappropriated the Wilmington Trust credit card number led to a broader inquiry regarding her activities; and in January 2005, the Homseys concluded that she had also forged and negotiated multiple checks under the Wilmington Trust checking account. The forged checks were presented for payment between March 2003 and November 2004. By present calculations they total \$218,733.40. These include individual checks written for as little as \$300, or as much as \$35,000.

It should be noted that at no time was Marcia Boyer Homsey a holder of either the Wilmington Trust checking account or credit card; that she was never authorized to sign checks against the checking account or make charges against the credit card; that she engaged in these acts of forgery and misappropriation in secret, without the Homseys' knowledge; and that she negotiated the subject checks by forging Walter Homsey's signature as opposed to using her own signature.

All of these fraudulent transactions have been reported to Wilmington Trust.

II. Coverage Under Chubb Masterpiece Policy No. 12680929-01

The Chubb Masterpiece Policy, issued by Vigilant Insurance Company, expressly extends coverage to Coleman DuPont Homsey as "the person named in the Coverage Summary," along with "a spouse who lives with that person" (meaning, in this instance, Ellen Homsey). Both Coleman and Ellen Homsey are holders of the Wilmington Trust checking account; and both were holders of the Wilmington Trust credit card.

The Chubb Masterpiece Policy includes a "Personal Liability Coverage" part. Included within that coverage part are certain "Extra Coverages"; and among these is the provision titled "Credit Cards, Forgery and Counterfeiting." The latter provision reads, in pertinent part, as follows:

We cover a covered person's legal obligation, up to a total of \$10,000 for:

- loss caused by theft of a credit card number or bank card number issued to you or a family member when used electronically, including use on the Internet, provided that all the terms for using the card are complied with;

- loss caused by forgery or alteration of any check or negotiable instrument

A. The Loss Caused by Forgery of Checks

As noted above, the Chubb Masterpiece Policy provides coverage up to \$10,000 for loss caused by forgery of any check. The reference to "any check" obviously means *any one check or any single*

Weymouth & Smith

December 29, 2005

Page 3

check; it cannot logically be read to refer to a group of two or more checks. Thus, the \$10,000 limit of liability applies, according to the provision's plain terms, to any one check.

Attached at Tabs A and B to this letter are copies of certain of the forged checks, along with an itemized summary of forged checks. The Homseys request coverage under the Chubb Masterpiece Policy, and pursuant to the "Credit Cards, Forgery and Counterfeiting" provision. Specifically, they request that they be reimbursed for the full amount of each forged check that was negotiated in an amount of \$10,000 or less; and reimbursed a full \$10,000 for those forged checks that were negotiated in amounts in excess of \$10,000.

B. The Loss Caused by Theft of the Homsey's Credit Card Number

I will shortly provide you with documentary evidence of Ms. Boyer Homsey's theft of the Homsey's credit card number. Once that information is collected, I will provide further elaboration on that claim.

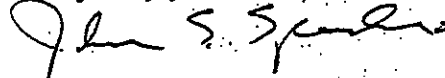
III. Other Potential Sources of Insurance

Please provide a copy of this letter to all the Homseys' insurers without regard to your independent judgment as to whether a particular policy might be implicated. Please also provide me with copies of every insurance contract issued to the Homseys through your agency that was or may have been in effect during 2004. Finally, please copy me on your written communications with the Homseys' insurers as they relate to the claims referenced above.

The Homseys are available to assist in any reasonable investigation the interested insurers may wish to undertake. Any communications related to this claim, however, should be directed to this office.

Thank you for your patience and help.

Very truly yours,



John S. Spadaro

JSS/slr

Encl.

cc: Coleman DuPont Homsey
Neal C. Belgam, Esq.

EXHIBIT A

Net on 1151

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
488 SNUFF MILL LANE 302-855-8483
HOCKESSIN, DE 19707

DATE 4/13/04

PAY TO THE ORDER OF Cash \$500.00

five hundred 100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO Workingcap

0311000926 1064 85494 6967

account 10648599 amount 500.00 date 04-14-2004
sequence 175076900

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
488 SNUFF MILL LANE 302-855-8483
HOCKESSIN, DE 19707

DATE 4/14/04

PAY TO THE ORDER OF Marcia C. Boyer-Homsey \$3,500.00

three thousand five hundred 100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 10648599

0311000926 1064 85494 6968

account 10648599 amount 3500.00 date 04-16-2004
sequence 331429780

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
488 SNUFF MILL LANE 302-855-8483
HOCKESSIN, DE 19707

DATE 4/14/04

PAY TO THE ORDER OF Peter C. Boyer-Homsey \$152.00

one hundred and fifty two 100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 10648599

0311000926 1064 85494 6970

account 10648599 amount 152.00 date 04-27-2004
sequence 106027970

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
488 SNUFF MILL LANE 302-855-8483
HOCKESSIN, DE 19707

DATE 4/21/04

PAY TO THE ORDER OF Wm. T. Jones \$60.00

sixty 100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 10648599

0311000926 1064 85494 6971

account 10648599 amount 60.00 date 04-21-2004
sequence 101844570

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
488 SNUFF MILL LANE 302-855-8483
HOCKESSIN, DE 19707

DATE 4/16/04

PAY TO THE ORDER OF AT&T Universal Card \$7964.22

Seven thousand nine hundred and sixty four 100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 334799360

0311000926 1064 85494 6972

account 10648599 amount 7964.22 date 04-21-2004
sequence 334799360

WILMINGTON TRUST CO >0311000926<
03175076900 04142004
PKT=0 101 065 2

3729 WT 432 41304H031 \$500.00 -

WILMINGTON TRUST CO >0311000926<
0331429760 04162004
PKT=0 101 044 12

3710 WT 106 41604H119 \$3500.00 -

10648599

0311000926 04272004
0106027970 04162004
PKT=0 156 018 2

0212603524
04272004
031000040 PRB-PHILA
ENT=2208 TRC=20441 PKT=008 21
04262004 BOYERTOWN, CO
0000000009568905X

0017 54473
FOR DEPOSIT ONLY
FEDERAL RESERVE BANK
ATLANTA, GA

0311000926 04212004
0101844570 04162004
PKT=0 167 011 5

0311000926
0101844570
04212004
2600150000

For Deposit Only

0311000926 04212004
0334799360 04162004
PKT=0 167 010 10

042004
02 02
PAY ANY BANK
2600504460

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/3/04 6987

PAY TO THE ORDER OF Maria C. Boy \$ 4,000.00
four thousand DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO: 031100092 1064 8599 6997

account 10648599 amount 4000.00 date 05-03-2004
sequence 110590950

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/15/04 5999

PAY TO THE ORDER OF Five hundred and sixty \$ 560.00
Five hundred and sixty DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO: 031100092 1064 8599 5999 0000056000

account 10648599 amount 560.00 date 05-14-2004
sequence 118987270

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/14/04 7000

PAY TO THE ORDER OF Five hundred and sixty \$ 560.00
Five hundred and sixty DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO: 031100092 1064 8599 7000 0000056000

account 10648599 amount 560.00 date 05-14-2004
sequence 118987280

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE 5/5/04 7001

PAY TO THE ORDER OF Rhidian Landscaping \$ 35,000.00
thirty five thousand DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO: 031100092 1064 8599 7001

account 10648599 amount 35000.00 date 05-10-2004
sequence 349619160

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-555-9493
HOCKESSIN, DE 19707

DATE May 3, 2004 7002

PAY TO THE ORDER OF CHUBB \$ 447.00
Four hundred and forty seven DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO: 031100092 1064 8599 7002 0000044700

account 10648599 amount 447.00 date 05-11-2004
sequence 117362160

WILMINGTON TRUST CO >031100092
0110590950 05032004
PKT=D 101 055 5

3753 WTL125 50304057 14006.00

FOR DEPOSIT ONLY
JOS A. LEAF, MD.
3646706371

031100092 05142004
0118987270 05142004
PKT=D 167 018 17

FOR DEPOSIT ONLY
JOS A. LEAF, MD.
3646706371

031100092 05142004
0118987280 05142004
PKT=D 167 018 17

FOR DEPOSIT ONLY
JOS A. LEAF, MD.
3646706371

WILMINGTON TRUST CO >031100092
0349619160 05102004
PKT=D 137 060 3

FOR DEPOSIT ONLY
JOS A. LEAF, MD.
3646706371

0110862002 05103604 03 010340+22 160493011232100177 41244
0310000301000920118
ERT=106417362160 05112004
PKT=D 156 024 3

FOR DEPOSIT ONLY
JOS A. LEAF, MD.
3646706371

BANK V

Walter Homsey

05-18/2004

PAY TO THE ORDER OF WTC 2849-1530 \$4,500.00

four thousand five hundred dollars

WILMINGTON TRUST

031100092

account 10648599 amount 4500.00 date 05-18-2004
sequence 357812720

BANK V

05-27/2004

Cash

PAY TO THE ORDER OF CASH \$1,000.00

one thousand dollars

WILMINGTON TRUST

031100092

account 10648599 amount 1000.00 date 05-28-2004
sequence 366430300

BANK V

Walter Homsey

05-24/2004

PAY TO THE ORDER OF WTC 2840-0047 \$1,500.00

one thousand five hundred dollars

WILMINGTON TRUST

031100092

account 10648599 amount 1500.00 date 05-27-2004
sequence 365253350

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
486 SHUFF MILL LANE 302-856-8483
HOCKESSIN, DE 19707

05-14/2004

PAY TO THE ORDER OF Delaware Democratic Victory Fund \$30.00

thirty dollars

WILMINGTON TRUST

031100092 1064 8599 6910 0000003000

account 10648599 amount 30.00 date 05-14-2004
sequence 354143510

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
486 SHUFF MILL LANE 302-856-8483
HOCKESSIN, DE 19707

05-14/2004

PAY TO THE ORDER OF \$500.00

five hundred dollars

WILMINGTON TRUST

031100092 1064 8599 6969 0000056000

account 10648599 amount 500.00 date 05-14-2004
sequence 118987250

WILMINGTON TRUST CO >031100092<
0357812720 05182004
PKT=13 101 075 14

WILMINGTON TRUST CO >031100092<
0366430300 05282004
PKT=13 101 045 17

3701 WT 455 52704H029 \$1000.00

WILMINGTON TRUST CO >031100092<
0365253350 05272004
PKT=13 101 045 2

031100092
0354143510 05142004
PKT=0 167 002 7

BANK OF AMERICA NA
100260735/4 12067 35 P
05/18/04
4010891883

031100092
0118987250 05142004
PKT=0 167 012 17

2500530470

FOR DEPOSIT ONLY
LOUIS A. LEFF, M.D.
504-4670671

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
004495360 05212004 7022
5/20/04
PAY TO THE ORDER OF Khidir Landscaping \$10,000.00
100 DOLLARS
WILMINGTON TRUST
TRUST
MEMO
00311000924 1064 8599 7022

WILMINGTON TRUST CO >0311000924
0124495360 05212004
PKT=0 137 060 1

account 10648599 amount 10000.00 date 05-21-2004
sequence 124495360

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
400 SHUFF MILL LANE 302-505-6480
HOCKESSIN, DE 19707

DATE 5/2/04 7023

PAY TO THE ORDER OF Gravelly Hockessin \$ 11,516.90
Eleven thousand five hundred and sixteen and 90/100

WILMINGTON
TRUST
Wilmington, Delaware

MEMO Equip & Repairs

⑆031100092⑆ ⑆064 8599⑆ 7023 ⑆0001151690⑆

031100092
0361328080 05242004
PKT=0 157 013 21

031100092
0361328080 05242004
PKT=0 157 013 21

0825404207

account 10648599 amount 11516.90 date 05-24-2004
sequence 361328080

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-858-9400
HOCKESSIN, DE 19707

DATE 5/20/04

PAY TO THE ORDER OF AT-T \$ 15.36

320956986 4752031972621 3245 01

WILMINGTON TRUST

MEMO 302-655-9314

003100092 1064 8599 7016 0000001536

account 10648599 amount 15.36 date 05-27-2004
sequence 127640290

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-858-9400
HOCKESSIN, DE 19707

DATE 5/20/04

PAY TO THE ORDER OF AT-T \$ 560.00

320956986 4752031972621 3245 01

WILMINGTON TRUST

MEMO 302-655-9314

003100092 1064 8599 7017 0000005600

account 10648599 amount 560.00 date 05-26-2004
sequence 126647030

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-858-9400
HOCKESSIN, DE 19707

DATE 5/20/04

PAY TO THE ORDER OF AT-T \$ 255.89

320956986 4752031972621 3245 01

WILMINGTON TRUST

MEMO 302-655-9314

003100092 1064 8599 7018 0000002558

account 10648599 amount 255.89 date 05-24-2004
sequence 125027820

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-858-9400
HOCKESSIN, DE 19707

DATE 5/25/04

PAY TO THE ORDER OF AT-T \$ 225.00

320956986 4752031972621 3245 01

WILMINGTON TRUST

MEMO 302-655-9314

003100092 1064 8599 7019 0000002250

account 10648599 amount 225.00 date 05-25-2004
sequence 125871220

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-858-9400
HOCKESSIN, DE 19707

DATE 5/26/04

PAY TO THE ORDER OF AT-T \$ 22900.00

320956986 4752031972621 3245 01

WILMINGTON TRUST

MEMO 302-655-9314

003100092 1064 8599 7021 000000365253480

account 10648599 amount 22900.00 date 05-27-2004
sequence 365253480

061429003100092
05272004 05272004
031000092 05272004
ENT=1751 TRC=1751 PK=05

0698 328 052624 123377 21 0717883652321
0717883652321 0718 15345-2 FOR DEPOSIT ONLY
031872621 1235607284001531 NORTHERN TRUST
189 001 89 02 060 CHICAGO, IL 60611-1504

031100092
0126647030 05262004
PKT=0 167 011 3

031000092
0126647030 05262004
PKT=0 167 011 3

2600721496

031100092
0126647030 05262004
PKT=0 167 014 19

W/O PRET CREDIT PAYEE CONNECTIV OR SUB ABS
OF ENDRS. GUARANTEED ACCT 0000000000000000
05/21/04 2556400599 6 0000000000000000
NACHOVIA BANKING BANK PKT 0000000000000000
SV 12 052204 201 4918039255

7927504253

031100092
0126647030 05262004
PKT=0 167 009 31

FOR DEPOSIT ONLY
1 GREENWICK SERVICES
PARKERSBURG, PA 15365
ACC 0801163001
01/1/04 0000000000000000
031100092 0126647030 05262004
PKT=0 167 009 31

2400314827

WILMINGTON TRUST CO 031100092
0526253480 05272004
PKT=0 101 046 2

NOT ON MILLBANK

W. Homsey
DATE 6/4/04
WTC 28491530 \$5000.00
five thousand
WILMINGTON TRUST
Wilmington, Delaware
X 11000 X 11000 X
0311000924

HILMINGTON TRUST CO >0311000924
0371591850 06042004
PKT=13 101 082 23

account 10648599 amount 5000.00 date 06-04-2004
sequence 371591850

BANK V

WALTER HOMSEY
DATE 6/6/04
WTC 2849-1530 \$20000.00
twenty thousand
WILMINGTON TRUST
Wilmington, Delaware
X 11000 X 11000 X
0311000924

HILMINGTON TRUST CO >0311000924
0139800990 06092004
PKT=13 101 098 18

account 10648599 amount 20000.00 date 06-09-2004
sequence 139800990

BANK V

WTC 2849-1530 \$2500.00
two thousand five hundred
WILMINGTON TRUST
Wilmington, Delaware
X 11000 X 11000 X
0311000924

HILMINGTON TRUST CO >0311000924
0139801000 06092004
PKT=13 101 098 18

account 10648599 amount 2500.00 date 06-09-2004
sequence 139801000

Walter Homsey
DATE 6/16/04
WTC 2849-1530 \$200.00
Two Hundred
WILMINGTON TRUST
Wilmington, Delaware
X 11000 X 11000 X
0311000924

HILMINGTON TRUST CO >0311000924
0378050740 05162004
PKT=13 101 049 32

3700 WT 129 618014028 \$200.00

account 10648599 amount 200.00 date 06-16-2004
sequence 378050740

WALTER HOMSEY
OK JF
DATE June 18/04
cash \$400.00
four hundred
WILMINGTON TRUST
Wilmington, Delaware
X 11000 X 11000 X
0311000924

HILMINGTON TRUST CO >0311000924
0380899970 05162004
PKT=13 101 075 7

3753 WT 129 618014064 \$400.00

account 10648599 amount 400.00 date 06-18-2004
sequence 380899970

[illegible]

account 10648599 amount 152.00 date 06-16-2004
sequence 146392240

031100009888
014264219000667X200410
PKT=0 167 004 4

031100001384
FLEET HQ WILSON, VA
6908 182 21 90 67/11/4
0504550237

account 10648599 amount 183.68 date 06-14-2004
sequence 142642190

0911000092
0900441360 06302004
PTT=O 167 008 18

3067 9360 J

FOR DEPOSIT ONLY
LOUISIANA STATE ARCHIVES
BAYOU LA PRAIRIE, LA
FBI-LSA
REC'D
SEP 25 1964

0910000003
SEP 25 1964
06072004 FBI-LSA
2400035653

account 10848599 amount 560.00 date 06-30-2004
sequence 390441390

HILKINGTON TRUST CO YOMI:0006RX
038000000000000000000000
PKT# 0 137 04R 1

account 10648599 amount 10000.00 date 06-18-2004
sequence 380232930

HILWINGTON TRUST CO
0386541480 06252004
PKT=O 101 080 5

11/23/07

Belle W 1240660

Handwritten notes:
See H-10092
Unrecorded
65-2463

1602 NT1126 62504M161 \$1500.00

account 10648599 amount 19000.00 date 05-25-2004
sequence 386941480

- Ellen refutes
check

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-835-9493 HOCKESSIN, DE 19707		02-07/2011 7075 DATE <u>7/15/04</u>
PAY TO THE ORDER OF <u>Patricia G. Gosselin</u>		\$ <u>375.00</u>
THREE HUNDRED AND SEVENTY FIVE DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-524</u>		
@0311000922 1064 8599 7075 0000037500		

ACCOUNT 10648599 AMOUNT 375.00

SEQUENCE 186729040 DATE 08-02-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-835-9493 HOCKESSIN, DE 19707		02-07/2011 7077 DATE <u>7/15/04</u>
PAY TO THE ORDER OF <u>Patricia G. Gosselin</u>		\$ <u>560.00</u>
FIVE HUNDRED AND SIXTY DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-524</u>		
@0311000922 1064 8599 7077 0000056000		

ACCOUNT 10648599 AMOUNT 560.00

SEQUENCE 329945170 DATE 08-13-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-835-9493 HOCKESSIN, DE 19707		02-07/2011 7081 DATE <u>7/15/04</u>
PAY TO THE ORDER OF <u>Patricia G. Gosselin</u>		\$ <u>560.00</u>
FIVE HUNDRED AND SIXTY DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-524</u>		
@0311000922 1064 8599 7081 0000056000		

ACCOUNT 10648599 AMOUNT 560.00

SEQUENCE 329945160 DATE 08-13-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-835-9493 HOCKESSIN, DE 19707		02-07/2011 7082 DATE <u>7/26/04</u>
PAY TO THE ORDER OF <u>Gravely Hockessin</u>		\$ <u>9,900.00</u>
NINE THOUSAND NINE HUNDRED DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-524</u>		
@0311000922 1064 8599 7082 0000099000		

ACCOUNT 10648599 AMOUNT 9900.00

SEQUENCE 187122300 DATE 08-02-2004

COLEMAN HOMSEY WALTER HOMSEY ELLEN HOMSEY 456 SHUFF MILL LANE 302-835-9493 HOCKESSIN, DE 19707		02-07/2011 7083 DATE <u>8/5/04</u>
PAY TO THE ORDER OF <u>Lisa Carter</u>		\$ <u>2000.00</u>
TWO THOUSAND DOLLARS		
WILMINGTON TRUST Wilmington, Delaware		
MEMO <u>04-524</u>		
@0311000922 1064 8599 7083 0000020000		

ACCOUNT 10648599 AMOUNT 2000.00

SEQUENCE 328777890 DATE 08-12-2004

JNS

A110

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-455-9483
HOCKESSIN, DE 19707

DATE 7/6/04 7043

PAY TO THE ORDER OF Handi Landscaping \$25,000.00
Twenty five thousand DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO Handi Landscaping

⑆031100092⑆ 1064 8599⑆ 7043

WILMINGTON TRUST CO >031100092<
0300494660 07072004
PKT=0 101 061 7

account 10648599 amount 25000.00 date 07-07-2004
sequence 300494660

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-455-9483
HOCKESSIN, DE 19707

DATE July 1, 2004 7052

PAY TO THE ORDER OF Central Park Super \$205.00
Two hundred and five DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO Central Park Super

⑆031100092⑆ 1064 8599⑆ 7052

031100092
0162026420 07072004
PKT=0 167 011 24

031100092
0162026420 07072004
PKT=0 167 011 24

FOR DEPOSIT ONLY
CENTRAL PARK SUPER
LOCATION 1012
2001/07/04

account 10648599 amount 205.00 date 07-07-2004
sequence 162026420

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-455-9483
HOCKESSIN, DE 19707

DATE July 2, 2004 7053

PAY TO THE ORDER OF P.A. Residential \$1112.00
One thousand one hundred and twelve DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 2011-211

⑆031100092⑆ 1064 8599⑆ 7053

0134267820
R058 B18 P7
07/06/2004

031100092
0162394330 07072004
PKT=0 156 017 25

FOR DEPOSIT ONLY
RESIDENTIAL REAL ESTATE
FOR DEPOSIT ONLY
N.A. COMMERCIAL BANK
ACCOUNT# 38412461

account 10648599 amount 1112.00 date 07-07-2004
sequence 162394330

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-455-9483
HOCKESSIN, DE 19707

DATE July 6, 2004 7055

PAY TO THE ORDER OF Bushley's \$21.00
Twenty one DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO Colman Homsey

⑆031100092⑆ 1064 8599⑆ 7055

031100092
0162568890 07132004
PKT=0 167 013 25

031100092
0162568890 07132004
PKT=0 167 013 25

FOR DEPOSIT ONLY
BUSHLEY'S BUN DEPOSIT
#0284004

account 10648599 amount 21.00 date 07-13-2004
sequence 168256890

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
456 SHUFF MILL LANE 302-455-9483
HOCKESSIN, DE 19707

DATE July 12, 2004 7056

PAY TO THE ORDER OF Verizon \$23.77
Twenty three and 77/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 215-772-1328

⑆031100092⑆ 1064 8599⑆ 7056

031100092
0169620810 07142004
PKT=0 167 003 4

CONSOLID RTN BONY >021982446<#6301375875
NET 42518377 6634 07/13/04 VERIZON
205- 864215785530848/11/01
>021982446<#5801875075<CONSOLID RTN BONY
5231970469

account 10648599 amount 23.77 date 07-14-2004
sequence 169620810

Walter Homsey *[Signature]* 8/2/04

Cash

PAY TO THE ORDER OF *Two Hundred* \$ 200.00

WILMINGTON TRUST
Wilmington, Delaware

MEMO

031100092

ACCOUNT 10648599 AMOUNT 200.00

WILMINGTON TRUST CO >031100092<
0319970090 08032004
PKT=13 101 063 1

3710 UT 25 612041033 1203.00 -

SEQUENCE 319970090 DATE 08-03-2004

8/4/04

Cash

PAY TO THE ORDER OF *Five hundred* \$ 500.00

WILMINGTON TRUST
Wilmington, Delaware

MEMO

031100092

ACCOUNT 10648599 AMOUNT 500.00

WILMINGTON TRUST CO >031100092<
0321623630 08042004
PKT=13 101 049 20

2903 WT1214 80404H058 1500.00 -

Handed over 753

SEQUENCE 321623630 DATE 08-04-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-556-9499
HOCKESSIN, DE 19707

8/9/04

Marcia B. per Homsey

PAY TO THE ORDER OF *four thousand five hundred* \$ 4,500.00

WILMINGTON TRUST
Wilmington, Delaware

MEMO

031100092 1064 8599 7064

ACCOUNT 10648599 AMOUNT 4500.00

WILMINGTON TRUST CO >031100092<
0328254630 08112004
PKT=0 101 063 15

3710 UT 352 82024H047 4500.00 -

De 938/10/13

Handed over

SEQUENCE 328254630 DATE 08-11-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-556-9499
HOCKESSIN, DE 19707

July 31, 04

PA Residential

PAY TO THE ORDER OF *One thousand one hundred and twelve* \$ 1,112.00

WILMINGTON TRUST
Wilmington, Delaware

MEMO

031100092 1064 8599 7064

ACCOUNT 10648599 AMOUNT 1112.00

031100092
0150758010 080606410
PKT=0 156 021002 86207
08/05/2004

PA RESIDENTIAL REAL ESTATE
FOR DEPOSIT ONLY
COMMERCIAL BANK
ACCOUNT 38412451

23064

SEQUENCE 190798010 DATE 08-06-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SHUFF MILL LANE 302-556-9499
HOCKESSIN, DE 19707

Aug 1, 04

Central Park

PAY TO THE ORDER OF *Two hundred and five* \$ 205.00

WILMINGTON TRUST
Wilmington, Delaware

MEMO

031100092 1064 8599 7065

ACCOUNT 10648599 AMOUNT 205.00

031100092
0320725170 08042004
PKT=0 167 012 23

1115 70543

0423935186

SEQUENCE 320725170 DATE 08-04-2004

JNS

A112

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/20/04

PAY TO THE ORDER OF Walter Boyer Homsey \$10,000.00
Ten thousand 00/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO 1000

⑆031100092⑆ 1064 8599⑆ 6724

WILMINGTON TRUST CO >031100092<
0383447720 10212004
PKT=0 101 043 12

3729 WT 401102004H008 \$10000.00 -

10648599 10000.00

383447720 10-21-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/14/04

PAY TO THE ORDER OF Penelope Legay Taylor \$21.95
Twenty one and 95/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6725 ⑈0000002195⑈

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/14/04

PAY TO THE ORDER OF Penelope Legay Taylor \$21.95
Twenty one and 95/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6725 ⑈0000002195⑈

10648599 21.95

159046520 10-20-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/15/04

PAY TO THE ORDER OF Anna Anderson \$3107.50
Three thousand one hundred and seven and 50/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6726 ⑈0000310750⑈

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/15/04

PAY TO THE ORDER OF Anna Anderson \$3107.50
Three thousand one hundred and seven and 50/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6726 ⑈0000310750⑈

10648599 3107.50

160209350 10-21-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/15/04

PAY TO THE ORDER OF William Nepe \$1847.93
One thousand eight hundred and forty seven and 93/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6727

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/15/04

PAY TO THE ORDER OF William Nepe \$1847.93
One thousand eight hundred and forty seven and 93/100 DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6727

10648599 1847.93

387760180 10-28-2004

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/15/04

PAY TO THE ORDER OF William Nepe \$1425.00
Fourteen hundred and twenty five DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6728

COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
468 SHUFF MILL LANE 302-655-8493
HOCKESSIN, DE 19707

DATE 10/15/04

PAY TO THE ORDER OF William Nepe \$1425.00
Fourteen hundred and twenty five DOLLARS

WILMINGTON TRUST
Wilmington, Delaware

MEMO

⑆031100092⑆ 1064 8599⑆ 6728

10648599 1425.00

157890270 10-19-2004

BANK

11/3/04

Cash

Five thousand

WILMINGTON TRUST

10648599 5000.00

WILMINGTON TRUST CO >031100092<

0391023040 11032004

PKT=13 101 057 3

391023040 11-03-2004

BANK

11/2/04

Cash

Two thousand

WILMINGTON TRUST

10648599 2000.00

WILMINGTON TRUST CO >031100092<

0390231140 11032004

PKT=13 101 079 7

390231140 11-02-2004

BANK

11/2/04

Walter Samuel C. Homsey

Cash

50

WILMINGTON TRUST

10648599 50.00

WILMINGTON TRUST CO >031100092<

0390735860 11032004

PKT=13 101 044 2

390735860 11-03-2004

BANK

11/12/04

Walter Homsey

466 S. Main Mill 2nd

Hockessin, DE 19707

Self

one hundred

WILMINGTON TRUST

10648599 100.00

WILMINGTON TRUST CO >031100092<

0390849010 11122004

PKT=13 101 039 10

300849010 11-12-2004

BANK

11/23/04

Walter S. Homsey

Cash

Two hundred

WILMINGTON TRUST


10648599 200.00

WILMINGTON TRUST CO >031100092<

039298260 11232004

PKT=13 101 084 1

309298260 11-23-2004

Walter Ramsay *(Signature)* ¹²⁻²⁻⁷¹ DE 110 2567
DATE 4/6/64
PAY TO THE ORDER OF CASH \$ 400.00
Four hundred dollars 00 DOLLARS & 00/100
 WILMINGTON TRUST
Wilmington, Delaware
X 1066 X 15719 X
11/6/64
⑆03⑆⑆00072⑆

account 10648599 amount 400.00 date 04-06-2004
sequence 325587590

DLE# 403667 DLE

IS- 115104

E- 10/10/88 Walter Harsany

DATE 4/20/94

CASH

\$300.00

Three Hundred & 00/100

WILMINGTON TRUST COMPANY

1066 X 8572

MEMO 1066 X 8572 Held

03110009212

account 10648599 amount 300.00 date 04-20-2004
sequence 334569300

65-4311
Date April 4
Pay to the ORDER of cash \$ 250.00
Two hundred and fifty DOLLARS
WILMINGTON TRUST
Wilmington, Delaware
MEMO
103 1000921

account 10648599 amount 250.00 date 04-21-2004
sequence 335555450

APR 14 2004
 DE
 CD 812433

011100400
 WILMINGTON TRUST COMPANY
 WILMINGTON DE 19899

361-4201759

Pay to the order of

WALTER COMANCHE

THIS IS A RECEIPT
 for amount paid
 amount

210647

Charge for WALTER HUNSEY

Bank account No. 106441000

This payment has been performed by your depository and is guaranteed by the above named company.

00110000920 106441599#

00000210647

account 10648599 amount 2106.47 date 04-20-2004
sequence 101104090


COLEMAN HOMSEY
WALTER HOMSEY
ELLEN HOMSEY
466 SNIPP MILL AVE. 204 655-0490
HOCKESSIN, DE 13707

#12
#BS

6-2-81 8950

DATE Mar 31 '84

PAY TO THE ORDER OF Central Parking Sys \$ 2.05⁰⁰
Two hundred and 05/100 DOLLARS ☒ 100

 **WILMINGTON**
TRUST
National, Delaware

MEMO 772-1302 Coleman Homsey

⑆031100092⑆ 1064 8599⑆ 8950 ⑈0000020500⑈

account 10648599 amount 205.00 date 04-05-2004
sequence 163636700

WILMINGTON TRUST CO
0328587590 04062004
PKT# 13 101 080 B

5053 WT 104 405041203

400.00

ENCLOSURE

3567 WILLES 42004#058 2#30X00 101 515-144
 000369999475660
 WILKINGTON TRUST CO
 000202004

WILMINGTON TRUST CO Y0311000924
0333000000 042120004
PK 12 12 101 0000000 12 12 1992

[illegible]

0311000092
0163636700 04052004
PKT-D 167 012 20

REC-2 CM

03110000114
MICHOWITZ NA SWT 12
PHILA PA 1742241 SWA
7922965889

FOR DEPT ONLY
CENTRAL MAILING SYSTEMS
LOCATIONS
80001081544

WILMINGTON TRUST
 Charge Advice

We have charged your account as follows:
 Pre clients request to transfer to 28491530

Account No. 001-10648599 Date 03/25/2004 Amount \$6,000.00

WALTER HOMSEY
 466 SNUFF MILL LANE
 HOCKESSIN, DE 19707-9643

Walter Homsey
 Tenth and Market

WILMINGTON TRUST CO 0311000924
 031726470 03252004
 PKT=0 101 022 8

10648599 6000.00

317926470 03-25-2004

WILMINGTON TRUST
 Charge Advice

COLEMAN HOMSEY
 WALTER HOMSEY
 ELLEN HOMSEY
 466 SNUFF MILL LANE 302-855-9493
 HOCKESSIN, DE 19707

DATE *Feb 29, 2004*

PAY TO THE ORDER OF *PA. Residential*

One thousand one hundred twelve DOLLARS

WILMINGTON TRUST
 Wilmington, Delaware

MEMO: 00311000924 1064 8599 6882 0000111000

0209071320
 R018 847 17
 03/02/2004

031100092
 0155304890 03032004
 PKT=0 156 022 12

0312013504

RESIDENTIAL REAL ESTATE
 FOR DEPOSIT ONLY
 COMMENCE BANK
 ACCOUNT 3610481
 0312013504
 0312013504

10648599 1112.00

135304890 03-03-2004

WILMINGTON TRUST
 Charge Advice

COLEMAN HOMSEY
 WALTER HOMSEY
 ELLEN HOMSEY
 466 SNUFF MILL LANE 302-855-9493
 HOCKESSIN, DE 19707

DATE *2-13-04*

PAY TO THE ORDER OF *The Fund for Animals*

thirteen DOLLARS

WILMINGTON TRUST
 Wilmington, Delaware

MEMO: 00311000924 1064 8599 6908 0000003000

031100092
 0300039130 03012004
 PKT=0 167 007 12

043303447 02102021 03/01/04
 0312004 03012004 03012004

27004187123200626082

0312004 03012004 03012004

10648599 30.00

300039130 03-01-2004

WILMINGTON TRUST
 Charge Advice

COLEMAN HOMSEY
 WALTER HOMSEY
 ELLEN HOMSEY
 466 SNUFF MILL LANE 302-855-9493
 HOCKESSIN, DE 19707

DATE *2-11-04*

PAY TO THE ORDER OF *Nature*

thirty DOLLARS

WILMINGTON TRUST
 Wilmington, Delaware

MEMO: 00311000924 1064 8599 6920 00000011000

0612280393
 03012004
 031000040 FRB-PHILA
 031000040 TRC-2004 PK=03
 0133067120 03012004
 PKT=0 156 023 14

03012004 03012004 03012004

064207195
 0903604352 1106128045

10648599 119.00

133087120 03-01-2004

WILMINGTON TRUST
 Charge Advice

COLEMAN HOMSEY
 WALTER HOMSEY
 ELLEN HOMSEY
 466 SNUFF MILL LANE 302-855-9493
 HOCKESSIN, DE 19707

DATE *Mar 5, 2004*

PAY TO THE ORDER OF *Central Parking Super*

two hundred and five DOLLARS

WILMINGTON TRUST
 Wilmington, Delaware

MEMO: 00311000924 1064 8599 6930 00000020500

031100092
 0143201410 03122004
 PKT=0 167 014 23

0310000114
 0224237847

10648599 205.00

143201410 03-12-2004

EXHIBIT B

**Checks Paid By WTC With Fraudulent Signature for
Homsey Account 1064-8599**

<u>DATE</u>	<u>CHECK NO.</u>	<u>PAYEE</u>	<u>AMOUNT</u>
3/26/2003	6355	Marcia Boyer	1000
4/17/2003	6364	Harlen Mekler	1800.5
5/23/2003	Counter	Cash	300
6/13/2003	6440	Khidir Landscaping	4000
6/13/2003	6441	Marcia Boyer-Homsey	1300
8/5/2003	6481	Marcia Boyer	400
10/6/2003	6573	Cheryl Tubbs	550
2/10/2004	Counter	WTC	5566
4/13/2004	6967	cash	500
4/14/2004	6968	Marcia Boyer-Homsey	3500
5/3/2004	6997	Marcia C. Boyer	4000
5/5/2004	7001	Khidir Landscaping	35000
5/18/2004	Counter	Cash	500
5/20/2004	7022	Khidir Landscaping	10000
5/21/2004	7023	Gravely Hockessin	11516.9
5/26/2004	Counter	WTC	1500
5/26/2004	7021	WTC	22900
5/27/2004	Counter	Cash	1000
6/8/2004	Counter	WTC	20000
6/17/2004	7041	WTC	10000
6/24/2004	7042	Marcia Boyer	19000
7/6/2004	7043	Khidir Landscaping	25000
7/26/2004	7082	Gravely Hockessin	9900
8/5/2004	7083	Lisa Carter	2000
8/9/2004	7061	Marcia Boyer-Homsey	4500
10/20/2004	6724	Marcia Boyer-Homsey	10000
11/2/2004	Counter	Cash	2000
11/3/2004	Counter	Cash	5000
6/19/2004	Counter	WTC	2500
		Total	\$218,733.40

Murphy Spadaro & Landon

ATTORNEYS

1011 CENTRE ROAD, SUITE 210
WILMINGTON, DELAWARE 19805

PHONE 302.472.8100

FAX 302.472.8135

302.472.8101

jspadaro@msllaw.com

February 28, 2006

BY HAND DELIVERY AND FEDEX

Philip B. Weymouth, Jr., CPCU
Weymouth & Smith
5710 Kennett Pike
Centreville, DE 19807-0939

**RE: Named Insured: Coleman DuPont Homsey
Policy no. 12680929-01 (Chubb Masterpiece) and
other applicable policies**

Dear Mr. Weymouth:

In my December 29, 2005 letter, I tendered certain coverage claims on Mr. and Mrs. Homsey's behalf, including a claim for loss caused by theft of the Homsey's credit card and bank card numbers. I promised to follow up with documentary evidence of the latter theft.

That documentary evidence is enclosed with this letter. It reflects Ms. Boyer Homsey's theft of credit card numbers in the following dollar amounts:

<u>Credit Card</u>	<u>Amount</u>
AT&T Universal Card	\$13,424.14
Wilmington Trust Visa	\$26,024.08
	\$39,448.22

Thefts of Mr. Homsey's AT&T Universal Card number are reflected by the documents at Tab A. Tab B shows the amounts, etc. for thefts of Mr. Homsey's Wilmington Trust Visa card.

Please provide a copy of this letter to all the Homseys' insurers without regard to your independent judgment as to whether a particular policy might be implicated. Please also copy me on your written communications with the Homseys' insurers as they relate to the claims references above.

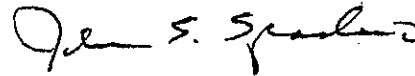
Philip B. Weymouth, Jr., CPCU

February 28, 2006

Page 2

Thank you for your continued cooperation.

Very truly yours,



John S. Spadaro

JSS/slr

Encl.

cc: Coleman DuPont Homsey
Neal C. Belgam, Esq.
Christopher Evans, Chubb Property Claims Dept.

EXHIBIT A



Account 5491 1503 7811 0332
January 9 - February 9, 2004

NNNN*NNNN*NYNN*NYNN*
221120400018720002

Payments and Adjustments

Trans	Post	Description	Amount
	01/20	PAYMENT THANK YOU	11,021.09CR
Total Payments and Adjustments			\$11,021.09CR

AT&T Universal MasterCard Activity

Purchases	9,160.52
Cash Advances and Checks	0.00
Finance Charges	0.00
Total MasterCard Activity	\$9,160.52

Purchases

Total MasterCard Purchases..... **\$9,160.52**

Standard Purch

Trans	Post	Description	Amount
01/08	01/10	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	16.33
01/08	01/10	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	123.83
01/08	01/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	63.60
01/08	01/10	HIGHLAND HARDWARE SVST ATLANTA GA	311.98
01/09	01/10	MICHELE BRODER DMD WILMINGTON DE	134.00
01/09	01/10	SUNOCO PHILA PA	25.36
01/10	01/10	EXXONMOBIL 83 04729679 HOCKESSIN DE	11.35
01/10	01/10	HARVEST MARKET HOCKESSIN DE	196.02
01/12	01/12	HAPPY HARRY'S INC #25 GREENVILLE DE	233.96
01/12	01/12	THE WINE AND SPIRIT CO GREENVILLE DE	34.40
01/12	01/12	MUR*MCMURRAY HATCHERY 800-456-3280 IA	120.55
01/13	01/13	HAPPY HARRY'S #38 HOCKESSIN DE	7.75
01/13	01/13	VALLEY CHIROPRACTIC CF HOCKESSIN DE	45.12
01/13	01/13	HARVEST MARKET HOCKESSIN DE	101.54
01/13	01/13	HARVEST MARKET HOCKESSIN DE	103.83
01/14	01/14	CENTREVILLE VETERINARY WILMINGTON DE	108.00
01/15	01/15	3027 LEE'S HARDWARE IN PHILADELPHIA PA	25.68
01/15	01/15	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	91.96
01/15	01/15	BIOTECH RESEARCH 08008950008 OH	177.00
01/15	01/15	TAYLOR OIL & PROPANE 1 KENNETT SQUAR PA	450.00
01/16	01/16	NM BY MAIL * 800-8258255 TX	239.50
01/16	01/16	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	16.06
01/16	01/16	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	30.43
01/17	01/17	HARVEST MARKET HOCKESSIN DE	99.53
01/17	01/17	WHOLE FOODS MARKET S1A PHILADELPHIA PA	52.94
01/17	01/17	SUNOCO PHILA PA	24.89
01/19	01/19	HAPPY HARRY'S #38 HOCKESSIN DE	177.19
01/19	01/19	CONCORD PET FOODS & SUPPLIES HOCKESSIN DE	110.48
01/20	01/20	STEVE SWYRA AUTO SPECI WILMINGTON DE	111.17
01/20	01/20	HARVEST MARKET HOCKESSIN DE	122.11
01/21	01/21	BIOTECH RESEARCH 08008950008 OH	111.00
01/23	01/23	VALLEY CHIROPRACTIC CF HOCKESSIN DE	10.00
01/24	01/24	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	16.33
01/24	01/24	WHOLE FOODS MARKET S1A PHILADELPHIA PA	37.82
01/24	01/24	BN *BARNESANDNOBLE.COM 800-843-2665 NJ	22.15
01/24	01/24	SUNOCO PHILA PA	23.03
01/25	01/25	HOCKESSIN WINE AND SPI HOCKESSIN DE	43.96
01/26	01/26	HARVEST MARKET HOCKESSIN DE	92.91
01/26	01/26	TWX*AOL for BROADBAND 01 888-849-3200 VA	14.95
01/26	01/26	TWX*AOL PREMIUM SVCF 0 888-265-9269 VA	21.90
01/26	01/26	TWX*AOL DIAL-UP 0104 888-849-3200 VA	292.61
01/27	01/27	HARVEST MARKET HOCKESSIN DE	243.10
01/27	01/27	ALBRIGHT OPTICIANS GREENVILLE DE	876.00
01/28	01/28	EXXONMOBIL 83 04729679 HOCKESSIN DE	10.30
01/28	01/28	DE OPHTHLMGY 1 CONSUL WILMINGTON DE	15.00
01/28	01/28	HARVEST MARKET HOCKESSIN DE	173.52
01/28	01/28	LIFE EXTENSION FDTN 800-678-8989 FL	204.30
01/28	01/28	PLANPLUS FEB 800-527-7557 TX	9.25
01/29	01/29	J P ANIMAL SUPPLY RISING SUN MD	121.65
01/29	01/29	BEI WILMINGTON 302-284-4440 DE	270.00
01/29	01/29	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	14.97



COLEMAN HOMSEY
Account 5491 1303 7811 0332
January 9 - February 9, 2004

FRAUD

01/30	01/30	INTERNET SERVICES 888- 610-6929205	PA	9.95	(MAC)
01/30	01/30	UOP-ONLINE-PN	PHOENIX AZ	1,320.00	(7)
01/31	01/31	UTRECHT ART SUPPLY #28	PHILADELPHIA PA	14.97	
01/31	01/31	HARVEST MARKET	HOCKESSIN DE	37.81	
01/31	01/31	SUNOCO	PHILA PA	24.11	
02/02	02/02	THE WINE AND SPIRIT CO	GREENVILLE DE	29.85	
02/02	02/02	HARVEST MARKET	HOCKESSIN DE	100.85	
02/02	02/02	HARVEST MARKET	HOCKESSIN DE	9.98	
02/02	02/02	PIZZA BY ELIZABETHS	GREENVILLE DE	35.25	
02/02	02/02	BN *BARNESANDNOBLE.COM 800-843-2665	NJ	25.00	
02/02	02/02	B & N BOOKQUEST 866-257-7723	NJ	34.70	
02/02	02/02	AOI *NETMARKET 877-209-0226	VA	8.00	
02/03	02/03	VALLEY CHIROPRACTIC CE	HOCKESSIN DE	45.12	R
02/03	02/03	HARMONY COMPANY	BLAUVELT NY	31.86	
02/03	02/03	DENTAL HEALTH ASSOCS P	WILMINGTON DE	175.00	R
02/03	02/03	HARVEST MARKET	HOCKESSIN DE	175.90	
02/03	02/03	RN *REALONE WWW.CCREAL.COM	WA	9.95	
02/03	02/03	BN *BARNESANDNOBLE.COM 800-843-2665	NJ	23.55	
02/03	02/03	B & N BOOKQUEST 866-257-7723	NJ	41.05	
02/04	02/04	B & N BOOKQUEST 866-257-7723	NJ	30.99	
02/05	02/05	UTRECHT ART SUPPLY #28	PHILADELPHIA PA	22.87	
02/06	02/06	FXKONMORT183 04729679	HOCKESSIN DE	13.00	
02/06	02/06	THE COMPOUNDING PHARMA	WEST CHESTER PA	85.00	R
02/06	02/06	HARVEST MARKET	HOCKESSIN DE	147.08	
02/07	02/07	SUNOCO	PHILA PA	25.07	
Total Standard Purch				\$9,160.52	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES										
Standard Purch	11.990%	.03286%(D)	x	31	x		\$0.00	+	\$0.00	11.990%
CASH ADVANCES										
Standard Adv	19.990%	.05477%(D)	x	31	x		\$0.00	+	\$0.00	19.990%
Total							FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Account 5491 1303 7811 0332
December 10 - January 8, 2004

1 2004

Payments and Adjustments

Trans	Post	Description	Amount
	12/19	PAYMENT THANK YOU	8,631.36CR
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	147.50CR
01/06	01/06	WYSONG CORPORATION 989-6310009 MT	57.77CR
Total Payments and Adjustments			\$8,836.63CR

AT&T Universal MasterCard Activity

Purchases.....	11,226.36
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,226.36

Purchases

Total MasterCard Purchases..... \$11,226.36

Standard Purch

Trans	Post	Description	Amount
12/10	12/11	EXXONMOBILB3 04729679 HOCKESSI DE	6.95
12/10	12/11	LK FRIE COLLEGE PAINESVILLE OH	25.00
12/10	12/11	HARVEST MARKET HOCKESSIN DE	83.83
12/11	12/11	WALTER NICKE CO/GARDEN 978-887-3388 MA	94.35
12/11	12/11	TIMES SUPPLEMENTS LTD 800-783-4903 NJ	79.95
12/12	12/12	WALTER NICKE CO/GARDEN 978-887-3388 MA	12.50
12/12	12/12	L BOUTIQUE LTD GREENVILLE DE	55.00
12/12	12/12	NUTRI COLOGY INC HAYWARD CA	153.44
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	145.00
12/12	12/12	PERFORMANCE PHYS THERA HOCKESSIN DE	147.50
12/12	12/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	26.45
12/13	12/13	PATHMARK #5 0000558F PHILADELPHIA PA	31.43
12/13	12/13	HARVEST MARKET HOCKESSIN DE	143.70
12/14	12/14	AMOCO OIL 08128993 GREENVILLE DE	19.88
12/15	12/15	EXXONMOBILB3 04729679 HOCKESSI DE	10.40
12/15	12/15	OPTIMAL HEALTH RESOURC ORLANDO FL	86.35
12/15	12/15	TAYLOR OIL & PROPANE T KENNETT SQUAR PA	450.00
12/16	12/16	CHRYSALIS NATURAL MEDI WILMINGTON DE	138.40
12/16	12/16	HARVEST MARKET HOCKESSIN DE	204.13
12/19	12/19	NOR*NORTHERN TOOL 800-222-5381 MN	4,463.56
12/20	12/20	CONCORD PET FOODS & SU HOCKESSIN DE	93.97
12/20	12/20	HARVEST MARKET HOCKESSIN DE	216.32
12/21	12/21	SUNOCO PHILA PA	21.47
12/22	12/22	HAPPY HARRY'S #38 HOCKESSIN DE	535.86
12/22	12/22	CONCORD PET FOODS & SU HOCKESSIN DE	491.97
12/22	12/22	HOCKESSIN WINE AND SP7 HOCKESSIN DE	35.97
12/22	12/22	HARVEST MARKET HOCKESSIN DE	28.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	128.50
12/23	12/23	TOTAL WINE AND MORE WI WILMINGTON DE	9.84
12/24	12/24	HARVEST MARKET HOCKESSIN DE	165.97
12/24	12/24	AMAZON.COM *SUPERSTOR AMAZON.COM WA	22.19
12/26	12/26	AOL* for Broadband 120 888-849-3200 VA	9.95
12/26	12/26	AOL*PREMIUM SERVICE 12 888-265-9269 VA	21.90
12/27	12/27	APPLE COMPUTER 800-676-2775 TX	79.00
12/29	12/29	EXXONMOBILB3 04729679 HOCKESSI DE	11.50
12/29	12/29	HAPPY HARRY'S #38 HOCKESSIN DE	8.97
12/29	12/29	ACCESS 2000 610-6929205 PA	9.95
12/29	12/29	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/29	12/29	CONCORD PET FOODS & SU HOCKESSIN DE	87.96
12/29	12/29	VITAMIN RESEARCH PRODU CARSON CITY NV	727.31
12/29	12/29	HARVEST MARKET HOCKESSIN DE	27.96
12/29	12/29	AMAZON.COM *SUPERSTOR AMAZON.COM WA	40.92
12/30	12/30	J P ANIMAL SUPPLY RISING SUN MD	113.60
12/30	12/30	H71*MAC ZONE 800-248-9948 WA	197.97
12/30	12/30	PLANPLUS JAN 800-527-7557 TX	9.25
01/01	01/01	SHELL OIL 91002614193 NEW CASTLE DE	17.97
01/02	01/02	HARMONY COMPANY BLAUVELT NY	31.96
01/02	01/02	CONCORD PET FOODS & SU HOCKESSIN DE	69.97
01/02	01/02	HARVEST MARKET HOCKESSIN DE	193.99

FRAUD-

FRAUD-

COLEMAN HOMSEY
Account 5491 1303 7811 0332
December 10 - January 9, 2004

Page 4 of 7

AT&T

FRAUD — 01/02 01/02 AMAZON.COM *SUPERSTOR AMAZON.COM WA 20.76 mai
01/03 01/03 RN *REALONE WWW. CCREAL.COM WA 9.95
01/04 01/04 2 SISTERS 00 OF 00 616-6426640 MI 94.50
01/05 01/05 WYSONG CORPORATION 989-6310009 MI 260.55
01/05 01/05 HARVEST MARKET HOCKESSIN DE 40.60
01/05 01/05 STEVE SWYKA AUTO SPECI WILMINGTON DE 258.54
01/05 01/05 BIOTECH RESEARCH 08008950008 OH 404.00
01/06 01/06 VALLEY CHIROPRACTIC CE HOCKESSIN DE 45.12
01/06 01/06 HARVEST MARKET HOCKESSIN DE 128.48
01/07 01/07 VALLEY CHIROPRACTIC CE HOCKESSIN DE 140.00
FRAUD — 01/08 01/08 MO2*PRIVACY PLUS 877-500-5774 CT 14.95 mai
Total Standard Purch \$11,226.36



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> <u>CHARGE</u>	+	Transaction Fee/ <u>FINANCE</u> <u>CHARGE</u>	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	11.990%	.03285%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	11.990%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Account 5481 1303 7611 0332
February 9 - March 9, 2004

A126

NNNN*NNNN*NNNN*NYNN*
22120690008370002

Payments and Adjustments

Trans	Post	Description	Amount
	02/20	PAYMENT THANK YOU	9,160.52CR
02/12	02/12	NM BY MAIL * 800-8258255 TX	75.00CR
Total Payments and Adjustments			\$9,235.52CR

AT&T Universal MasterCard Activity

Purchases.....	7,040.58
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$7,040.58

Purchases

Total MasterCard Purchases..... \$7,040.58

Standard Purch

Trans	Post	Description	Amount
02/09	02/10	HAPPY HARRY'S #38 HOCKESSIN DE	567.35
02/09	02/10	HIGHLAND HARDWARE SVST ATLANTA GA	145.91
02/09	02/10	MO2*PRIVACY PLUS 877-500-5774 CT	14.85
02/10	02/10	VALLEY CHIROPRACTIC CE HOCKESSIN DE	44.64
02/10	02/10	HARVEST MARKET HOCKESSIN DE	117.68
02/10	02/10	SCOTT TRUE VALUE HOCKESSIN DE	79.85
02/11	02/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	480.00
02/12	02/12	NM BY MAIL * 800-8258255 TX	7.95
02/12	02/12	LOGEES GREENHOUSES DANIELSON CT	62.75
02/12	02/12	JILDOR SHOES, INC CEDARHURST NY	338.00
02/12	02/12	SUNOCO PHILA PA	24.08
02/13	02/13	PATHMARK #5 0000558F PHILADELPHIA PA	52.24
02/15	02/15	3027 LEE'S HARDWARE IN PHILADELPHIA PA	6.84
02/16	02/16	HAPPY HARRY'S #38 HOCKESSIN DE	196.59
02/16	02/16	HOCKESSIN WINE AND SPI HOCKESSIN DE	37.97
02/16	02/16	HARVEST MARKET HOCKESSIN DE	145.17
02/16	02/16	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	450.00
02/17	02/17	HAPPY HARRY'S #38 HOCKESSIN DE	18.93
02/17	02/17	HARVEST MARKET HOCKESSIN DE	30.52
02/17	02/17	STEVE SWYKA AUTO SPECI WILMINGTON DE	41.02
02/17	02/17	FRONTIER NATURAL PRODU NORWAY IA	80.00
02/17	02/17	HARVEST MARKET HOCKESSIN DE	3.49
02/18	02/18	DUQUE-SALVA MD WILMINGTON DE	265.00
02/18	02/18	HIGHLAND HARDWARE SVST ATLANTA GA	17.98
02/18	02/18	AMAZON.COM / *SUPERSTOR AMAZON.COM WA	15.18
02/18	02/18	SHELL OIL 91002614193 NEW CASTLE DE	25.47
02/19	02/19	SUNDANCE CATLG 800-422-2770 UT	232.49
02/20	02/20	EXXONMOBIL83 04729679 HOCKESSI DE	12.25
02/20	02/20	HARVEST MARKET HOCKESSIN DE	29.99
02/20	02/20	HARVEST MARKET HOCKESSIN DE	362.97
02/20	02/20	3027 LEE'S HARDWARE IN PHILADELPHIA PA	11.53
02/21	02/21	SUNOCO PHILA PA	18.59
02/23	02/23	HAPPY HARRY'S INC #25 GREENVILLE DE	182.46
02/23	02/23	PETER KATE SHOES GREENVILLE DE	175.00
02/24	02/24	WYSONG CORPORATION 989-6310009 MI	267.69
02/24	02/24	DENTAL HEALTH ASSOCS P WILMINGTON DE	997.50
02/24	02/24	HARVEST MARKET HOCKESSIN DE	308.10
02/25	02/25	HAPPY HARRY'S INC #25 GREENVILLE DE	3.99
02/25	02/25	SCOTT TRUE VALUE HOCKESSIN DE	11.24
02/25	02/25	SUNDANCE CATLG 800-422-2770 UT	106.46
02/26	02/26	HARVEST MARKET HOCKESSIN DE	90.15
02/26	02/26	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	104.96
02/26	02/26	TWX*AOI PREMIUM SVCE 0 888-265-9269 VA	21.90
02/26	02/26	TWX*AOI DIAL-UP 0204 888-849-3200 VA	35.00
02/26	02/26	PLANPLUS MAR 800-527-7557 TX	9.25
02/27	02/27	HAWKINS & SONS INC WILMINGTON DE	82.00
02/27	02/27	SUNOCO PHILA PA	22.42
02/28	02/28	EXXONMOBIL83 04729679 HOCKESSI DE	8.30
02/29	02/29	INTERNET SERVICES 888- 610-6929205 PA	9.95
03/01	03/01	HAPPY HARRY'S #38 HOCKESSIN DE	145.47

FRAUD



Acco 5491 1303 7811 0332
Feb 8 - March 1, 2007

03/01	03/01	VALLEY CHIROPRACTIC CE HOCKESSIN	DE	20.00
03/01	03/01	HOCKESSIN WINE AND SPI HOCKESSIN	DE	41.96
03/01	03/01	HARVEST MARKET HOCKESSIN	DE	57.12
03/01	03/01	AOI *NETMARKET 877-209-0226	VA	8.00
03/01	03/01	TEXACO INC 91002614184	HOCKESSIN	7.00
03/02	03/02	HAPPY HARRY'S #38 HOCKESSIN	DE	4.17
03/02	03/02	HAPPY HARRY'S #38 HOCKESSIN	DE	311.58
03/02	03/02	J P ANIMAL SUPPLY RISING SUN	MD	114.80
03/02	03/02	HARVEST MARKET HOCKESSIN	DE	158.23
03/03	03/03	RN *REALONE WWW.CCRFAL.COM	WA	9.95
03/04	03/04	EXXONMOBIL 09643099 PHILADEL	PA	22.17
03/04	03/04	UTRECHT ART SUPPLY #28 PHILADELPHIA	PA	64.19
03/04	03/04	KITCHEN USA PHILADELPHIA	PA	9.07
03/05	03/05	HARMONY COMPANY BLAUVELT	NY	31.96
03/05	03/05	ELITE #2 WILMINGTON	DE	66.00
03/06	03/06	EXXONMOBIL 04729679 HOCKESSIN	DE	18.50
03/06	03/06	HARVEST MARKET HOCKESSIN	DE	117.61
03/08	03/08	MO2*PRIVACY PLUS 877-500-5774	CT	14.95
Total Standard Purch				\$7,040.58

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES										
Standard Purch	11.990%	.03285%(D)	x	29	x		\$0.00	+	\$0.00	11.990%
CASH ADVANCES										
Standard Adv	19.990%	.05477%(D)	x	29	x		\$0.00	+	\$0.00	19.990%
Total							FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



A128

NNNN*NNNN*NNNN*NYNN*
2211099009866002

Payments and Adjustments

Trans	Post	Description	Amount
	03/19	PAYMENT THANK YOU	6,965.58CR
03/13	03/13	UOP-ONLINE-PN PHOENIX AZ	792.00CR
Total Payments and Adjustments			\$7,757.58CR

AT&T Universal MasterCard Activity

Purchases.....	8,756.22
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,756.22



Purchases

Total MasterCard Purchases..... \$8,756.22

Standard Purch

Trans	Post	Description	Amount
03/08	03/10	PIZZA BY ELIZABETHS GREENVILLE DE	41.75
03/09	03/10	WHYY INC PHILADELPHIA PA	42.00
03/09	03/10	HARVEST MARKET HOCKESSIN DE	163.90
03/10	03/10	EXXONMOBIL83 04729679 HOCKESSIN DE	8.80
03/10	03/10	NEW YORK TIMES DIGITAL 646-698-8249 NY	29.95
03/10	03/10	AMAZON.COM *SUPERSTOR AMAZON.COM WA	21.49
03/10	03/10	AMAZON.COM *SUPERSTOR AMAZON.COM WA	55.46
03/11	03/11	SUNOCO PHILA PA	21.62
03/12	03/12	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	40.79
03/12	03/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	26.88
03/13	03/13	EXXONMOBIL83 04729679 HOCKESSIN DE	9.50
03/13	03/13	HAPPY HARRY'S #38 HOCKESSIN DE	25.85
03/13	03/13	HARVEST MARKET HOCKESSIN DE	43.17
03/15	03/15	COLLIER'S OF CENTREVIL CENTREVILLE DE	7.99
03/15	03/15	HARVEST MARKET HOCKESSIN DE	73.35
03/15	03/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	450.00
03/15	03/15	MUR*MCMURRAY HATCHERY 800-456-3280 IA	117.60
03/16	03/16	DENTAL HEALTH ASSOCS P WILMINGTON DE	175.00
03/16	03/16	CENTREVILLE VET HOSPIT WILMINGTON DE	715.00
03/16	03/16	HARVEST MARKET HOCKESSIN DE	54.07
03/16	03/16	TOMM S PRODUCE INC HOCKESSIN DE	25.35
03/16	03/16	LIFE EXTENSION FDTN 800-678-8989 FL	102.50
03/17	03/17	EXXONMOBIL83 04729679 HOCKESSIN DE	9.30
03/17	03/17	HAPPY HARRY'S INC #25 GREENVILLE DE	70.20
03/17	03/17	HAPPY HARRY'S #38 HOCKESSIN DE	128.44
03/17	03/17	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
03/17	03/17	L BOUTIQUE LTD GREENVILLE DE	274.00
03/17	03/17	VALLEY CHIROPRACTIC CE HOCKESSIN DE	280.00
03/18	03/18	SUNOCO PHILA PA	23.88
03/19	03/19	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	285.72
03/20	03/20	EXXONMOBIL83 04729679 HOCKESSIN DE	9.95
03/20	03/20	HARVEST MARKET HOCKESSIN DE	338.57
03/22	03/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	41.96
03/22	03/22	HARVEST MARKET HOCKESSIN DE	210.78
03/22	03/22	PIZZA BY ELIZABETHS GREENVILLE DE	41.75
03/22	03/22	SCOTT TRUE VALUE HOCKESSIN DE	89.06
03/23	03/23	HAPPY HARRY'S #38 HOCKESSIN DE	17.93
03/23	03/23	USPS 3379300736 YORKLYN DE	12.15
03/23	03/23	FRONTIER NATURAL PRODU NORWAY IA	80.00
03/23	03/23	HARVEST MARKET HOCKESSIN DE	101.98
03/23	03/23	YC *YOOX CORP 866-900-9266 NY	445.00
03/23	03/23	TEXACO INC 91002614184 HOCKESSIN DE	6.00
03/24	03/24	CENTREVILLE VET HOSPIT WILMINGTON DE	505.00
03/24	03/24	VITAMIN RESEARCH PRODU CARSON CITY NV	497.87
03/24	03/24	WWW.ANTIAGING SYSTEMS.COM GBR	104.90
03/25	03/25	SUNOCO PHILA PA	23.69
03/26	03/26	EXXONMOBIL83 04729679 HOCKESSIN DE	12.50
03/26	03/26	TWX*AOL DIAL-UP 0304 888-849-3200 VA	-6.55
03/26	03/26	TWX*AOL PREMIUM SVCE 0 888-265-9269 VA	122.90
03/27	03/27	SUNOCO PHILA PA	4.26

FRAUD

main

03/28	03/28	THE HOME DEPOT 4101	PHILADELPHIA PA	41.02	
03/29	03/29	BUCKLEY'S TAVERN	CENTERVILLE DE	22.40	
03/29	03/29	COLLIER'S OF CENTREVILLE	CENTERVILLE DE	25.98	
03/29	03/29	UNITED ELECTRIC SUPPLY	NEW CASTLE DE	137.77	
03/30	03/30	WILD BIRDS UNLIMITED	HOCKESSIN DE	419.20	
03/30	03/30	CONCORD PET FOODS & SU	HOCKESSIN DE	60.67	
03/30	03/30	HARVEST MARKET	HOCKESSIN DE	177.71	
03/30	03/30	HARVEST MARKET	HOCKESSIN DE	5.98	
03/30	03/30	HARVEST MARKET	HOCKESSIN DE	8.87	
03/30	03/30	GWP*WAYSIDE GARDENS	800-845-1124 SC	26.93	
03/30	03/30	RICHARDSON'S FLORA	HOCKESSIN DE	11.96	
03/30	03/30	PLANPLUS	APR 800-527-7557 TX	19.25	Man
03/31	03/31	GWP*PARK SEED RETAIL	800-845-3369 SC	75.37	
03/31	03/31	SHELL OIL 91002614193	NEW CASTLE DE	23.11	Man
03/31	03/31	RICHARDSON'S FLORA	HOCKESSIN DE	17.01	
04/01	04/01	INTERNET SERVICES 888-	610-6929205 USA	9.95	
04/01	04/01	PETER KATE SHOES	GREENVILLE USA	175.00	
04/02	04/02	EXXONMOBIL 83 04729679	HOCKESSIN USA	15.50	
04/02	04/02	VITAMIN RESEARCH PRODU	CARSON CITY USA	285.23	
04/02	04/02	AOL*NETMARKET	877-209-0226 USA	8.00	Man
04/03	04/03	NM BY MAIL	8008258255 USA	131.50	
04/03	04/03	HARVEST MARKET	HOCKESSIN USA	106.53	
04/03	04/03	RN *REALONE WWW.	CCREAL.COM USA	9.95	
04/05	04/05	VALLEY CHIROPRACTIC CE	HOCKESSIN USA	20.00	Man
04/05	04/05	HARVEST MARKET	HOCKESSIN USA	175.11	
04/05	04/05	PIZZA BY ELIZABETHS	GREENVILLE USA	23.25	
04/05	04/05	SHELL OIL 91002614193	NEW CASTLE USA	28.55	Man
04/06	04/06	STEVE SWYKA AUTO SPECI	WILMINGTON USA	430.71	
04/06	04/06	AAAS *SCIENCE MAG	202-326-6417 USA	69.00	
04/07	04/07	HOCKESSIN WINE AND SPI	HOCKESSIN USA	19.98	
04/07	04/07	HARVEST MARKET	HOCKESSIN USA	109.95	
04/07	04/07	MO2*PRIVACY PLUS	8775005774 USA	14.95	Man
Total Standard Purch				\$8,756.22	

**Cash Advances**

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> CHARGE	+	Transaction Fee/ <u>FINANCE</u> CHARGE	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	11.990%	.03285%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	11.990%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

Fees**Standard Purch**

Trans	Post	Description	Amount
	04/08	ONE-TIME MEMBERSHIP FEE	\$0.00
Total Fees			\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



Account 5491 1303 7911 C332
April 8 - May 10, 2004

A130

NNNN*NNNN*NNNN*YNN*
214131310078230002

Payments and Adjustments

Trans	Post	Description	Amount
	04/19	PAYMENT THANK YOU	7,964.22CR
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	5.47CR
04/22	04/22	NM BY MAIL * 8008258255 TX	118.00CR
05/01	05/01	EILEEN FISHER #50 WESTPORT CT	118.00CR
05/05	05/05	SCOTT TRUE VALUE HOCKESSIN DE	161.88CR
Total Payments and Adjustments			\$8,367.57CR

AT&T Universal MasterCard Activity

Purchases.....	11,052.10
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,052.10

Purchases

Total MasterCard Purchases..... \$11,052.10

Standard Purch

Trans	Post	Description	Amount
04/07	04/09	EXXONMOBIL83 04729679 HOCKESSI USA	8.20
04/07	04/09	HAPPY HARRY'S #38 HOCKESSIN USA	58.49
04/07	04/09	HAPPY HARRY'S #38 HOCKESSIN USA	440.15
04/08	04/09	HARMONY COMPANY BLAUVELT USA	31.96
04/08	04/09	UTRECHT ART SUPPLY #28 PHILADELPHIA USA	51.48
04/08	04/09	BLUEFLY*COM THANKS YOU 877-258-3359 USA	312.68
04/09	04/09	EXXONMOBIL83 04729679 HOCKESSI USA	8.36
04/09	04/09	CVS #1064 PHILADELPHIA USA	11.48
04/09	04/09	GAR*GARNET HILL 8006226216 USA	150.95
04/09	04/09	SUNOCO PHILA USA	21.74
04/10	04/10	EVERYTHING BUT THE KIT HOCKESSIN USA	52.25
04/10	04/10	HARVEST MARKET HOCKESSIN USA	94.90
04/12	04/12	PURITY ENVIRONMENTAL 6103844407 USA	1,148.00
04/12	04/12	PIZZA BY ELIZABETHS GREENVILLE USA	33.25
04/12	04/12	STEVE SWYKA AUTO SPECI WILMINGTON USA	359.77
04/13	04/13	CHRYSALIS NATURAL MEDI WILMINGTON USA	124.80
04/13	04/13	HAPPY HARRY'S #38 HOCKESSIN USA	357.05
04/13	04/13	TOTAL WINE AND MORE WI WILMINGTON USA	102.49
04/13	04/13	HARVEST MARKET HOCKESSIN USA	280.22
04/13	04/13	HEALTH FREEDOM NUTRITI SANTA ROSA USA	60.45
04/14	04/14	EXXONMOBIL83 04729679 HOCKESSI USA	10.00
04/14	04/14	DENTAL HEALTH ASSOCS P WILMINGTON USA	18.00
04/14	04/14	DENTAL HEALTH ASSOCS P WILMINGTON USA	130.00
04/15	04/15	DANSKO NAOT SHOES CENT ASHLAND USA	385.00
04/15	04/15	TAYLOR OIL & PROPANE I KENNETT SQUAR USA	440.00
04/15	04/15	HEALTH FREEDOM NUTRITI SANTA ROSA USA	153.15
04/15	04/15	SUNOCO PHILA USA	22.81
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	26.48
04/16	04/16	THE HOME DEPOT 4101 PHILADELPHIA USA	52.29
04/18	04/18	EILEEN FISHER #50 WESTPORT USA	118.00
04/19	04/19	SPALDING LABORATORIES 408-929-9577 USA	110.70
04/19	04/19	HARVEST MARKET HOCKESSIN USA	99.79
04/20	04/20	SCOTT TRUE VALUE HOCKESSIN USA	159.99
04/20	04/20	HARVEST MARKET HOCKESSIN USA	161.80
04/20	04/20	YC *YOOX CORP 866-900-9266 USA	455.00
04/21	04/21	EXXONMOBIL83 04729679 HOCKESSI DE	14.45
04/21	04/21	JP ANIMAL SUPPLY COLORA MD	167.25
04/21	04/21	VALLEY CHIROPRACTIC CE HOCKESSIN DE	250.00
04/21	04/21	STATE ROAD BUILDERS UPPER DARBY PA	438.84
04/21	04/21	STATE ROAD BUILDERS UPPER DARBY PA	434.60
04/22	04/22	NM BY MAIL * 8008258255 TX	7.95
04/22	04/22	CU *CONSUMER REPORTS CONSUMER.ORG NY	26.00
04/22	04/22	SUNOCO PHILA PA	24.02
04/24	04/24	NM BY MAIL * 8008258255 TX	131.50
04/24	04/24	NORDSTROM DIRECT #0808 TEL8002855800 IA	110.90
04/24	04/24	HARVEST MARKET HOCKESSIN DE	131.46
04/26	04/26	EXXONMOBIL83 04729679 HOCKESSI DE	8.40

FRAUD -

FRAUD -

mai?

mai?

mai?

04/26	04/26	PIZZA BY ELIZABETHS	GREENVILLE	DE	33.25	
04/26	04/26	CULINARY PARTS UNLIMIT	PACHECO	CA	19.24	
04/26	04/26	TWX*AOL PREMIUM SVCE 0	888-265-9269	VA	12.90	
04/27	04/27	NEIMAN MARCUS ONLINE	888-8884757	TX	514.49	
04/27	04/27	GILBERT H WILD AND SON	SARCOXIE	MO	134.95	
04/27	04/27	HAPPY HARRY'S #38	HOCKESSIN	DE	388.88	
04/27	04/27	HARVEST MARKET	HOCKESSIN	DE	255.80	
04/27	04/27	WILMS HOME NUTR/PROD	800-888-1415	WV	36.98	
FRAUD -	04/27	04/27	PLANPLUS	MAY	800-527-7557	TX 9.25
	04/29	04/29	INTERNET SERVICES 888-	610-6929205	PA	9.95
	04/29	04/29	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	22.76
	04/29	04/29	THE HOME DEPOT 4101	PHILADELPHIA	PA	67.30
	04/29	04/29	SUNOCO	PHILA	PA	24.30
	04/30	04/30	EXXONMOBIL83 04729679	HOCKESSIN	DE	12.00
FRAUD -	04/30	04/30	SCOTT TRUE VALUE	HOCKESSIN	DE	65.96
	04/30	04/30	AOL*NETMARKET	877-209-0226	VA	13.00
	05/02	05/02	GATEWAY GARDEN CENTER	HOCKESSIN	DE	186.83
	05/02	05/02	RICHARDSON'S FLORA	HOCKESSIN	DE	334.53
	05/03	05/03	WYSONG CORPORATION	989-6310009	MI	96.68
	05/03	05/03	HARVEST MARKET	HOCKESSIN	DE	99.95
	05/03	05/03	HARVEST MARKET	HOCKESSIN	DE	33.25
	05/03	05/03	PIZZA BY ELIZABETHS	GREENVILLE	DE	22.76
	05/04	05/04	EXXONMOBIL83 04729679	HOCKESSIN	DE	165.96
	05/04	05/04	HAPPY HARRY'S #38	HOCKESSIN	DE	25.00
	05/04	05/04	DEMOCRATIC NATIONAL CO	WASHINGTON	DC	20.00
	05/04	05/04	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	86.41
	05/04	05/04	HARVEST MARKET	HOCKESSIN	DE	9.95
	05/04	05/04	RN *REALONE WWW.	CCREAL.COM	WA	80.83
	05/05	05/05	GATEWAY GARDEN CENTER	HOCKESSIN	DE	200.52
	05/05	05/05	SCOTT TRUE VALUE	HOCKESSIN	DE	73.93
	05/05	05/05	TWX*AOLSHOPMUSICMOVIE	888-265-8735	VA	84.40
	05/06	05/06	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	15.50
FRAUD -	05/07	05/07	EXXONMOBIL83 04729679	HOCKESSIN	DE	14.95
	05/07	05/07	MO2*PRIVACY PLUS	8775005774	CT	83.58
	05/08	05/08	PATHMARK #5 0000558F	PHILADELPHIA	PA	5.10
	05/08	05/08	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	
Total Standard Purch						\$11,052.10



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES										
Standard Purch	11.990%	.03285%(D)	x	32	x		\$0.00	=	\$0.00 +	11.990%
CASH ADVANCES										
Standard Adv	19.990%	.05477%(D)	x	32	x		\$0.00	=	\$0.00 +	19.990%
Total							FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



COLF AN HOMSEY
Accot 491-1303 7697 9787
May 10 - June 8, 2004

A132

Payments and Adjustments

Trans	Post	Description	Amount
	05/24	PAYMENT THANK YOU	10,648.75CR
Total Payments and Adjustments			\$10,648.75CR

AT&T Universal MasterCard Activity

Purchases.....	4,691.54
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$4,691.54

Purchases

Total MasterCard Purchases..... \$4,691.54

Standard Purch

Trans	Post	Description	Amount
05/09	05/11	3027 LEE'S HARDWARE IN PHILADELPHIA PA	7.45
05/09	05/11	EXXONMOBIL83 04699195 NEWPORT DE	25.00
05/09	05/11	EXXONMOBIL83 04699195 NEWPORT DE	48.47
05/10	05/11	EXXONMOBIL83 04699195 NEWPORT DE	5.87
05/10	05/11	FRONTIER NATURAL PRODU NORWAY IA	108.00
05/10	05/11	GALLERY PIZZA RISTORAN WILMINGTON DE	29.25
05/10	05/11	SHOP RITE #538 S74 WILMINGTON DE	6.94
05/10	05/11	WWW.ANTIAGING SYSTEMS.COM GBR	173.00
05/12	05/12	HARMONY COMPANY BLAUVELT NY	32.25
05/13	05/13	BRANDYWINE SCIENCE KENNETT SQ PA	98.00
05/14	05/14	EXXONMOBIL83 04729679 HOCKESSI DE	17.45
05/14	05/14	HAPPY HARRY'S INC #25 GREENVILLE DE	70.20
05/16	05/16	GATEWAY GARDEN CENTER HOCKESSIN DE	9.99
05/16	05/16	WALKERS FLORIST AND GR HOCKESSIN DE	32.00
05/17	05/17	PIZZA BY ELIZABETHS GREENVILLE DE	36.25
05/18	05/18	EXXONMOBIL83 04729679 HOCKESSI DE	24.89
05/18	05/18	JANSSEN'S MARKET INSJA GREENVILLE DE	4.78
05/18	05/18	DENTAL HEALTH ASSOCS P WILMINGTON DE	20.00
05/18	05/18	HARVEST MARKET HOCKESSIN DE	22.81
05/19	05/19	THE HOME DEPOT 4109 PHILADELPHIA PA	13.69
05/19	05/19	THE HOME DEPOT 4109 PHILADELPHIA PA	34.60
05/22	05/22	HAPPY HARRY'S #38 HOCKESSIN DE	210.99
05/22	05/22	DEC AND ASSOCIATES INC DENVER CO	189.00
05/22	05/22	WWW.ANTIAGING SYSTEMS.COM GBR	212.50
05/22	05/22	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	8.45
05/22	05/22	HARVEST MARKET HOCKESSIN DE	176.57
05/24	05/24	EXXONMOBIL83 04729679 HOCKESSI DE	25.09
05/24	05/24	A & A LUMBER SUPPLY CO AVONDALE PA	18.23
05/24	05/24	CONCORD PET FOODS & SU HOCKESSIN DE	17.98
05/24	05/24	OKURA JAPANESE REST HOCKESSIN DE	44.85
05/24	05/24	HARVEST MARKET HOCKESSIN DE	50.81
05/24	05/24	HARVEST MARKET HOCKESSIN DE	10.98
05/25	05/25	EXXONMOBIL83 04729679 HOCKESSI DE	21.75
05/25	05/25	EDIBLE LANDSCAPING AFTON VA	165.60
05/25	05/25	BARNES & NOBLE.COM 800-843-2665 NJ	32.58
05/25	05/25	LIFF EXTENSION FDTN 800-678-8989 FL	9.00
05/25	05/25	LIFF EXTENSION FDTN 800-678-8989 FL	130.50
05/26	05/26	CRITTER-REPELLENT.COM 607-698-4207 NY	111.90
05/26	05/26	U SPRAY INC LILBURN GA	101.50
05/26	05/26	HARVEST MARKET HOCKESSIN DE	114.85
05/26	05/26	BLUEFLY*COM THANKS YOU 877-258-3359 NY	177.86
05/27	05/27	AUDIBLE 888-283-5051 NJ	119.00
05/28	05/28	VALLEY CHIROPRACTIC CF HOCKESSIN DE	220.00
05/28	05/28	PLANPLUS JUN 800-527-7557 TX	94.25
05/29	05/29	WHOLE FOODS MARKET S1A PHILADELPHIA PA	37.62
06/01	06/01	EXXONMOBIL83 04729679 HOCKESSI DE	13.00
06/01	06/01	HAPPY HARRY'S INC #25 GREENVILLE DE	175.27
06/01	06/01	VALLEY CHIROPRACTIC CF HOCKESSIN DE	20.00
06/01	06/01	U SPRAY INC LILBURN GA	30.75
06/01	06/01	HARVEST MARKET HOCKESSIN DE	309.47
06/01	06/01	HARVEST MARKET HOCKESSIN DE	3.99

NNNN*NNNN*NNNN*NYNN*
214141600071890002



FRAUD



06/02	06/02	AMOCO OIL	08128993	GREENVILLE	DE	2.00
06/02	06/02	AMOCO OIL	08128993	GREENVILLE	DE	26.34
06/02	06/02	FILFEN FISHER #014		NEW YORK	NY	138.00
06/02	06/02	FILFEN FISHER #50		WESTPORT	CT	230.00
06/02	06/02	BARNES & NOBLE.COM	800-843-2665	NJ		23.94
06/03	06/03	THE HOME DEPOT 4109		PHILADELPHIA	PA	14.83
06/03	06/03	SHOP RITE #426	S74	PHILADELPHIA	PA	7.41
06/03	06/03	SHOP RITE #426	S74	PHILADELPHIA	PA	7.41
06/03	06/03	WHOLE FOODS MARKET S1A		PHILADELPHIA	PA	20.35
06/03	06/03	BARNES & NOBLE.COM	800-843-2665	NJ		27.17
06/04	06/04	PURITY ENVIRONMENTAL	6103844407	PA		77.00
06/04	06/04	HARVEST MARKET		HOCKESSIN	DE	115.24
06/04	06/04	LEI*LANDS END CLOTHING	8003324700	WI		66.95
06/07	06/07	HARVEST MARKET		HOCKESSIN	DE	124.41
Total Standard Purch						\$4,691.54



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x Days in Billing Period	x Balance Subject to Finance Charge	= Periodic FINANCE CHARGE	+ Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES							
Standard Purch	11.990%	.03285%(D)	x 29	x \$0.00	= \$0.00	+ \$0.00	11.990%
CASH ADVANCES							
Standard Adv	18.990%	.05477%(D)	x 29	x \$0.00	= \$0.00	+ \$0.00	18.990%
Total						FINANCE CHARGE	= \$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



Acc. 5491 1303 7697 9787
June 8 - July 8, 2004

A134

Payments and Adjustments

Trans	Post	Description	Amount
	06/21	PAYMENT THANK YOU	4,691.54CR
06/25	06/25	IFI*LANDS END CLOTHING 8003324700 WI	59.00CR
Total Payments and Adjustments			\$4,750.54CR

AT&T Universal MasterCard Activity

Purchases.....	6,539.04
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$6,539.04

Purchases

Total MasterCard Purchases..... \$6,539.04

Standard Purch

Trans	Post	Description	Amount
06/07	06/09	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
06/07	06/09	HAPPY HARRY'S #38 HOCKESSIN DE	384.28
06/07	06/09	THE HOME DEPOT 1601 NEWARK DE	5.99
06/07	06/09	ATHENA INST.-610-827-2 TEL6108272200 PA	197.00
06/08	06/09	HARVEST MARKET HOCKESSIN DE	131.82
06/09	06/09	AMOCO OIL 08128993 GREENVILLE DE	24.55
06/10	06/10	EXXONMOBIL83 04729679 HOCKESSIN DE	19.10
06/11	06/11	EDIBLE LANDSCAPING AFTON VA	72.00
06/11	06/11	WWW.ANTIAGING SYSTEMS.COM GBR	263.00
06/11	06/11	BARNES & NOBLE.COM 800-843-2665 NJ	50.14
06/12	06/12	WHOLE FOODS MARKET S1A PHILADELPHIA PA	77.35
06/14	06/14	HARMONY COMPANY BLAUVELT NY	32.25
06/14	06/14	OKURA JAPANESE REST HOCKESSIN DE	44.90
06/14	06/14	HARVEST MARKET HOCKESSIN DE	121.57
06/14	06/14	STEVE SWYKA AUTO SPECI WILMINGTON DE	33.17
06/14	06/14	ATHENA INST.-610-827-2 TEL6108272200 PA	225.00
06/15	06/15	HARVEST MARKET HOCKESSIN DE	45.47
06/16	06/16	AMOCO OIL 08128993 GREENVILLE DE	25.87
06/16	06/16	HAPPY HARRY'S #38 HOCKESSIN DE	163.04
06/16	06/16	VITAMIN RESEARCH PRODU CARSON CITY NV	105.27
06/16	06/16	VITAMIN RESEARCH PRODU CARSON CITY NV	530.26
06/17	06/17	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	21.36
06/18	06/18	HARVEST MARKET HOCKESSIN DE	58.65
06/18	06/18	3027 LEE'S HARDWARE IN PHILADELPHIA PA	23.95
06/18	06/18	GWC*GARRETT WADE CO 8002212942 NY	52.90
06/18	06/18	VSI*WINTERSTILKS 800-648-7455 FL	67.35
06/19	06/19	STAPLES #110 WILMINGTON DE	188.44
06/20	06/20	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	152.45
06/21	06/21	HAPPY HARRY'S INC #25 GREENVILLE DE	243.95
06/21	06/21	I BOUTIQUE LTD GREENVILLE DE	152.00
06/21	06/21	OKURA JAPANESE REST HOCKESSIN DE	42.90
06/22	06/22	EXXONMOBIL83 04729679 HOCKESSIN DE	12.81
06/22	06/22	TROLL OF SCANDANAVIA 3024296288 DE	18.00
06/22	06/22	G W KELLER DDS PA WILMINGTON DE	144.00
06/22	06/22	TOADSTOOL HOCKESSIN DE	49.80
06/22	06/22	WIN*WIND WEATHER 8009229463 CA	112.90
06/23	06/23	AMOCO OIL 08128993 GREENVILLE DE	24.56
06/23	06/23	HOCKESSIN WINE AND SPI HOCKESSIN DE	107.90
06/23	06/23	HARVEST MARKET HOCKESSIN DE	247.44
06/25	06/25	WHOLE FOODS MARKET S1A PHILADELPHIA PA	53.06
06/26	06/26	EXXONMOBIL83 04729679 HOCKESSIN DE	9.50
06/26	06/26	UTRECHT ART SUPPLY #28 PHILADELPHIA PA	498.14
06/26	06/26	RICHARDSON'S FLORA HOCKESSIN DE	79.95
06/28	06/28	OKURA JAPANESE REST HOCKESSIN DE	36.15
06/28	06/28	WCS #1 GREENVILLE DE	103.50
06/29	06/29	HARVEST MARKET HOCKESSIN DE	193.21
06/29	06/29	PLANPLUS JUL 800-527-7557 TX	9.25
06/30	06/30	EXXONMOBIL83 04729679 HOCKESSIN DE	7.90
06/30	06/30	AMOCO OIL 08128993 GREENVILLE DE	24.05
06/30	06/30	AMZ*SUPERSTORE AMAZON.COM WA	16.56

FRAUD -

FRAUD -

NNNN*NNNN*NYNN*YYNN*
122411910047920002





Accel . 5491 1303 7697 9787
June 8 - July 9, 2004

06/30	06/30	LIGHT HOUSE OF DEL	HOCKESSIN	DE	19.80
07/01	07/01	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	32.64
07/02	07/02	UTRECHT ART SUPPLY #28	PHILADELPHIA	PA	21.69
07/03	07/03	PATHMARK #5 0000558F	PHILADELPHIA	PA	3.99
07/03	07/03	PATHMARK #5 0000558F	PHILADELPHIA	PA	18.18
07/03	07/03	LIFE EXTENSION FDTN	FT LAUDERDALE	FL	98.00
07/05	07/05	TRADER JOE'S #00006SM2	WILMINGTON	DE	18.14
07/05	07/05	HAPPY HARRY'S #38	HOCKESSIN	DE	6.95
07/05	07/05	HAPPY HARRY'S #38	HOCKESSIN	DE	116.98
07/05	07/05	VALLEY CHIROPRACTIC CF	HOCKESSIN	DE	170.00
07/05	07/05	REGAL CINEMAS BRANDYWT	WILMINGTON	DE	17.50
07/05	07/05	SCOTT TRUE VALUE	HOCKESSIN	DE	54.10
07/06	07/06	BIOSHIELD PAINT/ECO DE	505438344B	NM	72.50
07/06	07/06	HARVEST MARKET	HOCKESSIN	DE	250.77
07/07	07/07	AMOCO OIL 08128993	GREENVILLE	DE	25.32
07/07	07/07	BARNES & NOBLE.COM	800-843-2665	NJ	20.58
07/07	07/07	SUNDANCE CATLG	8004222770	UT	161.76
Total Standard Purch					\$6,539.04



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> <u>CHARGE</u>	+	Transaction Fee/ <u>FINANCE</u> <u>CHARGE</u>	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	11.990%	.03285%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	11.990%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
							Total	<u>FINANCE CHARGE</u>		=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



Accol 481 1303 7697 9787
July 9 - August 10, 2004

A136

Payments and Adjustments

Trans	Post	Description	Amount
	07/19	PAYMENT THANK YOU	6,480.04CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25CR
Total Payments and Adjustments			\$6,609.04CR

AT&T Universal MasterCard Activity

Purchases.....	11,615.18
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$11,615.18

Purchases

Total MasterCard Purchases..... \$11,615.18

Standard Purch

Trans	Post	Description	Amount
07/08	07/10	EXXONMOBIL83 04729679 HOCKESSI DE	16.20
07/09	07/10	CENTREVILLE VET HOSPIT WILMINGTON DE	925.00
07/09	07/10	BAKERS TRUE VALUE HDW MILLSBORO DE	4,283.01
07/09	07/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	40.13
07/09	07/10	MICHELE BRODER DMD WILMINGTON DE	134.00
07/12	07/12	AMOCO OIL 08128993 GREENVILLE DE	13.50
07/12	07/12	JASMINE WILMINGTON DE	99.50
07/12	07/12	JP ANIMAL SUPPLY COLORA MD	129.50
07/13	07/13	HAPPY HARRY'S #38 HOCKESSIN DE	551.90
07/13	07/13	HARVEST MARKET HOCKESSIN DE	140.32
07/14	07/14	AMOCO OIL 08128993 GREENVILLE DE	22.62
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	HARMONY COMPANY BLAUVELT NY	32.25
07/15	07/15	WHOLE FOODS MARKET S1A PHILADELPHIA PA	44.40
07/16	07/16	HARVEST MARKET HOCKESSIN DE	193.48
07/17	07/17	EXXONMOBIL83 04729679 HOCKESSI DE	13.20
07/19	07/19	PRO PEST PRODUCTS INC 7709043626 GA	74.00
07/19	07/19	PIZZA BY ELIZABETHS GREENVILLE DE	67.50
07/19	07/19	GOMIATA.COM NORTH HOLLYWO CA	109.90
07/20	07/20	WYSONG CORPORATION 989-6310009 HI	290.66
07/20	07/20	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
07/20	07/20	HARVEST MARKET HOCKESSIN DE	740.40
07/20	07/20	ALBRIGHT OPTICIANS GREENVILLE DE	1,550.00
07/21	07/21	AMOCO OIL 08128993 GREENVILLE DE	27.39
07/22	07/22	AJ-WRIGHT #0117 WYNCOTE PA	50.73
07/22	07/22	WAL MART WYNCOTE PA	9.00
07/24	07/24	WHOLE FOODS MARKET S1A PHILADELPHIA PA	10.90
07/25	07/25	JAPANESE GREEN TEA ONI DEL MAR CA	77.30
07/26	07/26	EXXONMOBIL83 04729679 HOCKESSI DE	15.25
07/26	07/26	OKURA JAPANESE REST HOCKESSIN DE	58.85
07/26	07/26	HARVEST MARKET HOCKESSIN DE	277.42
07/27	07/27	HARVEST MARKET HOCKESSIN DE	275.88
07/28	07/28	VALLEY CHIROPRACTIC CE HOCKESSIN DE	40.00
07/28	07/28	SUNOCO WILMINGTON DE	726.87
07/28	07/28	PLANPLUS AUG 800-527-7557 TX	9.25
07/29	07/29	WHOLE FOODS MARKET S1A PHILADELPHIA PA	45.11
07/30	07/30	HARVEST MARKET HOCKESSIN DE	245.52
07/31	07/31	EXXONMOBIL83 04729679 HOCKESSI DE	15.30
08/01	08/01	EXXONMOBIL83 04729679 HOCKESSI DE	14.87
08/02	08/02	HAPPY HARRY'S #38 HOCKESSIN DE	178.07
08/02	08/02	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
08/03	08/03	HARVEST MARKET HOCKESSIN DE	152.73
08/03	08/03	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	15.00
08/04	08/04	AMOCO OIL 08128993 GREENVILLE DE	24.23

NNNN*NNNN*NNNN*NYNN*
221122230090490002



FRAUD

FRAUD -

08/04	08/04	VALLEY CHIROPRACTIC CF	HOCKESSIN	DE	20.00
08/04	08/04	HARVEST MARKET	HOCKESSIN	DE	100.49
08/04	08/04	SUNDANCE CATLG	8004222770	UT	96.19
08/07	08/07	EXXONMOBIL 83 04729679	HOCKESSI	DE	10.55
08/08	08/08	WWW.ANTIAGING	SYSTEMS.COM	GBR	370.95
08/08	08/08	WHOLE FOODS MARKET S1A	PHILADFLPHIA	PA	16.44
08/09	08/09	PIZZA BY ELIZABETHS	GREENVILLE	DE	25.37
08/09	08/09	HARVEST MARKET	HOCKESSIN	DE	71.97
Total Standard Purch					\$11,615.18



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	=	ANNUAL PERCENTAGE RATE
PURCHASES												
Standard Purch	11.990%	.03285%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	=	11.990%
CASH ADVANCES												
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	=	19.990%
Total FINANCE CHARGE											=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00



A138

Payments and Adjustments

Trans	Post	Description	Amount
	08/25	PAYMENT THANK YOU	11,486.18CR
Total Payments and Adjustments			\$11,486.18CR

AT&T Universal MasterCard Activity

Purchases.....	8,209.95
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,209.95

Purchases

Total MasterCard Purchases..... \$8,209.95

Standard Purch

Trans	Post	Description	Amount
08/10	08/11	CHRYSLIS NATURAL MEDI WILMINGTON DE	138.00
08/10	08/11	HAPPY HARRY'S #38 HOCKESSIN DE	163.04
08/10	08/11	HAPPY HARRY'S #38 HOCKESSIN DE	175.47
08/10	08/11	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
08/10	08/11	SCOTT TRUE VALUE HOCKESSIN DE	8.93
08/10	08/11	HARVEST MARKET HOCKESSIN DE	190.23
08/11	08/11	AMOCO OIL 08128993 GREENVILLE DE	22.97
08/11	08/11	JP ANIMAL SUPPLY COLORA MD	160.40
08/11	08/11	GAR*GARNET HILL 8006226216 NH	157.95
08/12	08/12	HARMONY COMPANY BLAUVELT NY	96.76
08/12	08/12	UTRECHT ART SUPPLIES # PHILADELPHIA PA	27.27
08/13	08/13	EXXONMOBIL83 04729679 HOCKESSIN DE	12.85
08/13	08/13	ASPEN BENEFITS TRIENE COEUR D ALENE ID	54.95
08/13	08/13	HARVEST MARKET HOCKESSIN DE	216.57
08/13	08/13	WHOLE FOODS MARKET S1A PHILADELPHIA PA	48.37
08/16	08/16	OKURA JAPANESE REST HOCKESSIN DE	19.05
08/16	08/16	HARVEST MARKET HOCKESSIN DE	185.71
08/16	08/16	HTY HBTS NUCFLL KINOTX SCOTTSDALE AZ	55.90
08/16	08/16	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
08/17	08/17	INTERNET SERVICES 888- 610-6929205 PA	29.85
08/17	08/17	HAPPY HARRY'S #38 HOCKESSIN DE	5.56
08/17	08/17	OKURA JAPANESE REST HOCKESSIN DE	34.85
08/17	08/17	HARVEST MARKET HOCKESSIN DE	107.04
08/17	08/17	HIGHLAND HARDWARE SVST ATLANTA GA	77.97
08/18	08/18	AMOCO OIL 08128993 GREENVILLE DE	22.34
08/20	08/20	APPLE COMPUTER 800-676-2775 TX	49.00
08/20	08/20	WHOLE FOODS MARKET S1A PHILADELPHIA PA	20.27
08/21	08/21	EXXONMOBIL83 04729679 HOCKESSIN DE	12.95
08/21	08/21	HARVEST MARKET HOCKESSIN DE	54.08
08/22	08/22	EXXONMOBIL83 04709499 TRENTON NJ	25.52
08/22	08/22	(PRO TOUCH ENTERPRISES) NEPTUNE NJ	14.50
08/23	08/23	HARVEST MARKET HOCKESSIN DE	79.87
08/23	08/23	HTY HBTS NUCFLL KINOTX SCOTTSDALE AZ	90.85
08/23	08/23	AMZ*SUPERSTORE AMAZON.COM WA	12.93
08/24	08/24	HONEY KAMALI GREENVILLE DE	165.00
08/24	08/24	CENTREVILLE VET HOSPIT WILMINGTON DE	42.00
08/24	08/24	HARVEST MARKET HOCKESSIN DE	253.26
08/24	08/24	SCOTT TRUE VALUE HOCKESSIN DE	45.74
08/25	08/25	AMOCO OIL 08128993 GREENVILLE DE	16.05
08/25	08/25	BEST VACUUM 773-3484500 IL	399.99
08/26	08/26	DALE'S SHOE-TIQUE GREENVILLE DE	175.00
08/26	08/26	WCS #1 GREENVILLE DE	11.59
08/26	08/26	TJMAXX #0693 WILMINGTON DE	27.92
08/26	08/26	HAPPY HARRY'S INC #25 GREENVILLE DE	72.79
08/26	08/26	WHOLE FOODS MARKET S1A PHILADELPHIA PA	30.08
08/26	08/26	APPLE COMPUTER 800-676-2775 TX	5.24
08/26	08/26	APPLE COMPUTER 800-676-2775 TX	49.14
08/27	08/27	VALLEY CHIROPRACTIC CE HOCKESSIN DE	150.00
08/28	08/28	HARVEST MARKET HOCKESSIN DE	42.60
08/28	08/28	PEARL ART & CRAFT #901 PHILADELPHIA PA	264.36
08/28	08/28	BLUEFLY*COM THANKS YOU 877-258-3359 NY	345.41

FRAUD -

199355 NC 00 A 1 JRS-4/07

	08/28	08/28	HARVEST MARKET	HOCKESSIN	DE	15.98	
	08/28	08/28	HARVEST MARKET	HOCKESSIN	DE	20.50	
FRAUD	08/28	08/28	PLANPLUS	SEP	800-527-7557	TX	9.25
	08/30	08/30	HOCKESSIN WINE AND SPI	HOCKESSIN	DE	35.99	
	08/30	08/30	NEW CONCEPT DENTAL	WILMINGTON	DE	179.00	
	08/30	08/30	INTERNET SERVICES 888-	610-6929205	PA	9.95	
	08/31	08/31	HARVEST MARKET	HOCKESSIN	DE	122.45	
	08/31	08/31	CONCORD PET FOODS & SU	HOCKESSIN	DE	178.06	
FRAUD	08/31	08/31	PEP UP	GEORGETOWN	DE	500.00	
	08/31	08/31	PEP UP	GEORGETOWN	DE	873.69	
	09/01	09/01	HAPPY HARRY'S #38	HOCKESSIN	DE	6.99	
	09/01	09/01	EXXONMOBIL 83	04729679	HOCKESSIN	DE	26.64
	09/02	09/02	WAL MART	WYNCOTE	PA	15.68	
	09/02	09/02	VITAMIN RESEARCH PRODU	CARSON CITY	NV	62.90	
	09/03	09/03	HARVEST MARKET	HOCKESSIN	DE	110.44	
	09/04	09/04	AMZ*SUPERSTORE	AMAZON.COM	WA	29.49	
	09/04	09/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	53.08	
	09/05	09/05	AMZ*SUPERSTORE	AMAZON.COM	WA	20.19	
	09/06	09/06	AMZ*SUPERSTORE	AMAZON.COM	WA	61.66	
	09/06	09/06	AMZ*SUPERSTORE	AMAZON.COM	WA	33.43	
	09/07	09/07	THE WINE AND SPIRIT CO	GREENVILLE	DE	34.35	
	09/07	09/07	HARVEST MARKET	HOCKESSIN	DE	69.23	
	09/07	09/07	ANGERSTEIN'S	WILMINGTON	DE	58.40	
	09/07	09/07	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	693.99	
	09/08	09/08	AMZ*Amazon Payments	AMAZON.COM	WA	9.24	
	Total Standard Purch					\$8,209.95	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> CHARGE	+	Transaction Fee/ <u>FINANCE</u> CHARGE	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	12.240%	.03353%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	12.240%
CASH ADVANCES											
Standard Adv	18.990%	.05477%(D)	x	30	x	\$0.00	=	\$0.00	+	\$0.00	18.990%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

A140

Payments and Adjustments

Trans	Post	Description	Amount
	09/20	PAYMENT THANK YOU	8,209.95CR
Total Payments and Adjustments			\$8,209.95CR

AT&T Universal MasterCard Activity

Purchases.....	9,293.14
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$9,293.14

Purchases

Total MasterCard Purchases..... \$9,293.14

Standard Purch

Trans	Post	Description	Amount
09/08	09/10	AMOCO OIL 08128993 GREENVILLE DE	21.40
09/09	09/10	EMERITA.COM PORTLAND OR	43.98
09/09	09/10	3027 LEE'S HARDWARE IN PHILADELPHIA PA	18.39
09/09	09/10	PAT'S PIZZERIA HOCKESSIN DE	15.65
09/10	09/10	UTRECHT ART SUPPLIES # PHILADELPHIA PA	66.95
09/10	09/10	HARVEST MARKET HOCKESSIN DE	227.67
09/10	09/10	EXXONMOBIL83 04729679 HOCKESSIN DE	13.55
09/13	09/13	USPS 3379300507 WILMINGTON DE	3.85
09/13	09/13	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
09/13	09/13	STEVE SWYKA AUTO SPECI WILMINGTON DE	156.76
09/13	09/13	PROGRESSIVE INS 800-888-7764 OH	1,064.00
09/14	09/14	AMZ*SUPERSTORE AMAZON.COM WA	27.50
09/14	09/14	HARVEST MARKET HOCKESSIN DE	227.97
09/14	09/14	SCOTT TRUE VALUE HOCKESSIN DE	45.62
09/14	09/14	HAPPY HARRY'S #38 HOCKESSIN DE	65.37
09/14	09/14	HAPPY HARRY'S #38 HOCKESSIN DE	333.13
09/14	09/14	HARVEST MARKET HOCKESSIN DE	71.98
09/15	09/15	CENTREVILLE VET HOSPIT WILMINGTON DE	176.00
09/15	09/15	CONCORD PET FOODS & SU HOCKESSIN DE	241.97
09/15	09/15	GEORGE H BURNS INC WILMINGTON DE	1,924.00
09/15	09/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
09/15	09/15	AMOCO OIL 08128993 GREENVILLE DE	27.22
09/17	09/17	3027 LEE'S HARDWARE IN PHILADELPHIA PA	6.31
09/17	09/17	SEVEN CUPS 5208814072 AZ	86.35
09/17	09/17	SEVEN CUPS 5208814072 AZ	86.35
09/18	09/18	EXXONMOBIL83 04729679 HOCKESSIN DE	13.50
09/20	09/20	THE WINE AND SPIRIT CO GREENVILLE DE	14.31
09/20	09/20	A & A LUMBER SUPPLY CO AVONDALE PA	35.74
09/20	09/20	HARVEST MARKET HOCKESSIN DE	190.52
09/20	09/20	VITAMIN RESEARCH PRODU CARSON CITY NV	485.12
09/21	09/21	GWP*WAYSIDE GARDENS 8008451124 SC	58.90
09/22	09/22	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
09/22	09/22	SUS*PSYCHOLOGY TODAY 8002348361 CO	134.97
09/22	09/22	HARVEST MARKET HOCKESSIN DE	162.41
09/22	09/22	HAPPY HARRY'S #38 HOCKESSIN DE	58.49
09/22	09/22	EXXONMOBIL83 04729679 HOCKESSIN DE	26.33
09/23	09/23	WHOLE FOODS MARKET S1A PHILADELPHIA PA	7.54
09/23	09/23	WHOLE FOODS MARKET S1A PHILADELPHIA PA	41.98
09/23	09/23	DALES SHOETIQUE GREENVILLE DE	198.00
09/24	09/24	B. WILK FABRICS, IN PHILADELPHIA PA	22.47
09/24	09/24	HARVEST MARKET HOCKESSIN DE	249.55
09/24	09/24	B. WILK FABRICS, IN PHILADELPHIA PA	40.55
09/25	09/25	UTRECHT ART SUPPLIES # PHILADELPHIA PA	6.30
09/26	09/26	LIFE ENHANCEMENT PRODU PETALUMA CA	50.45
09/26	09/26	EXXONMOBIL83 04729679 HOCKESSIN DE	14.70
09/27	09/27	HARMONY COMPANY BLAUVELT NY	64.51
09/28	09/28	BFLS SUPPLY COMPANY I NEWARK DE	58.66
09/28	09/28	TOTAL WINE AND MORE WI WILMINGTON DE	79.69
09/28	09/28	HARVEST MARKET HOCKESSIN DE	195.09
09/28	09/28	PEP UP GEORGETOWN DE	500.00
09/28	09/28	INTERNET SERVICES 888- 610-6929205 PA	9.95

NNNN*NNNN*NNNN*NYNN*
22122850092710002

FRAUD

FRAUD

FRAUD - [

09/28	09/28	SCOTT TRUE VALUE	HOCKESSIN	DE	57.48
09/28	09/28	SHELL OIL 91002614193	NEW CASTLE	DE	30.19
09/28	09/28	PLANPLUS OCT	800-527-7557	TX	9.25
09/30	09/30	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	29.76
10/01	10/01	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	50.72
10/01	10/01	HARVEST MARKET	HOCKESSIN	DE	150.51
10/01	10/01	FXXONMOBIL83 04729679	HOCKESSIN	DE	11.90
10/01	10/01	HAPPY HARRY'S INC #25	GREENVILLE	DE	70.20
10/01	10/01	HAPPY HARRY'S INC #25	GREENVILLE	DE	177.45
10/04	10/04	HARVEST MARKET	HOCKESSIN	DE	19.63
10/04	10/04	JP ANIMAL SUPPLY	COLORA	MD	170.30
10/06	10/06	HARVEST MARKET	HOCKESSIN	DE	145.63
10/06	10/06	FXXONMOBIL83 04729679	HOCKESSIN	DE	10.10
10/06	10/06	SHELL OIL 91002614193	NEW CASTLE	DE	31.19
10/09	10/09	FXXONMOBIL83 04729679	HOCKESSIN	DE	6.50
10/09	10/09	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	61.11
10/09	10/09	HARVEST MARKET	HOCKESSIN	DE	105.52
Total Standard Purch					\$9,293.14



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	12.490%	.03422%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	12.490%
CASH ADVANCES											
Standard Adv	19.990%	.05477%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	19.990%
Total								FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Account 5491 1303 7697 8787
October 11 - November 8, 2004

AT&T Universal Card

Page 3 of 5

A142

Payments and Adjustments

Trans	Post	Description	Amount
	10/28	PAYMENT THANK YOU	9,293.14CR
Total Payments and Adjustments			\$9,293.14CR

AT&T Universal MasterCard Activity

Purchases.....	6,882.55
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$6,882.55

Purchases

Total MasterCard Purchases..... \$6,882.55

Standard Purch

Trans	Post	Description	Amount
10/09	10/12	HAPPY HARRY'S #38 HOCKESSIN DE	83.13
10/11	10/12	HARVEST MARKET HOCKESSIN DE	15.98
10/11	10/12	CAPRIOTTI'S HOCKESSIN DE	22.25
10/11	10/12	SCOTT TRUE VALUE HOCKESSIN DE	26.07
10/11	10/12	SUNDANCE CATLG 8004222770 UT	189.95
10/13	10/13	HARVEST MARKET HOCKESSIN DE	508.09
10/13	10/13	EXXONMOBIL83 04729679 HOCKESSIN DE	8.00
10/13	10/13	SHELL OIL 91002614193 NEW CASTLE DE	23.60
10/14	10/14	PATHMARK #5 00005586 CHELTENHAM PA	15.38
10/14	10/14	VITAMIN RESEARCH PRODU TEL8008772447 NV	81.80
10/15	10/15	HARVEST MARKET HOCKESSIN DE	112.67
10/15	10/15	TAYLOR OIL & PROPANE 1 KENNETT SQUAR PA	554.00
10/16	10/16	WWW.ANTIAGING SYSTEMS.COM GBR	550.85
10/18	10/18	STI*SOUNDS TRUE 800-333-9185 CO	24.90
10/18	10/18	HARVEST MARKET HOCKESSIN DE	110.12
10/18	10/18	GATEWAY GARDEN CENTER HOCKESSIN DE	8.99
10/18	10/18	HAPPY HARRY'S #38 HOCKESSIN DE	301.43
10/19	10/19	HARVEST MARKET HOCKESSIN DE	53.43
10/19	10/19	HAPPY HARRY'S #10 WILMINGTON DE	116.98
10/20	10/20	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$348.69
10/20	10/20	HARVEST MARKET HOCKESSIN DE	25.96
10/20	10/20	DENTAL HEALTH ASSOCS P WILMINGTON DE	135.00
10/20	10/20	EXXONMOBIL83 04729679 HOCKESSIN DE	16.55
10/20	10/20	AMOCO OIL 08128993 GREENVILLE DE	27.33
10/21	10/21	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
10/21	10/21	DELAWARE SOLID WASTE A DOVER DE	36.00
10/22	10/22	SUNOCO HOCKESSIN DE	35.05
10/23	10/23	HEALTH FREEDOM NUTRITI SANTA ROSA CA	184.56
10/25	10/25	HARVEST MARKET HOCKESSIN DE	75.38
10/25	10/25	SCOTT TRUE VALUE HOCKESSIN DE	78.23
10/25	10/25	VALLEY CHIROPRACTIC CF HOCKESSIN DE	20.00
10/25	10/25	EXXONMOBIL83 04729679 HOCKESSIN DE	30.43
10/25	10/25	HIGHLAND HARDWARE SVST ATLANTA GA	85.96
10/26	10/26	HARVEST MARKET HOCKESSIN DE	74.25
10/26	10/26	DENTAL HEALTH ASSOCS P WILMINGTON DE	130.00
10/26	10/26	PEP UP GEORGETOWN DE	500.00
10/26	10/26	EXXONMOBIL83 04729679 HOCKESSIN DE	12.60
10/28	10/28	UTRECHT ART SUPPLIES # PHILADELPHIA PA	37.80
10/28	10/28	WHOLE FOODS MARKET S1A PHILADELPHIA PA	14.26
10/28	10/28	ORGANIC UNLIMITED TEL6105932995 PA	86.84
10/28	10/28	LINNETT S GULF PHILADELPHIA PA	754.55
10/28	10/28	PLANPLUS NOV 800-527-7557 TX	9.25
10/29	10/29	AMZ*SUPERSTORE AMAZON.COM WA	59.95
10/29	10/29	HARVEST MARKET HOCKESSIN DE	68.98
10/29	10/29	VALLEY CHIROPRACTIC CF HOCKESSIN DE	240.00
11/01	11/01	SCOTT TRUE VALUE HOCKESSIN DE	10.77
11/01	11/01	HARVEST MARKET HOCKESSIN DE	84.15
11/01	11/01	CONCORD PET FOODS #4 HOCKESSIN DE	225.52
11/02	11/02	HARVEST MARKET HOCKESSIN DE	174.96
11/02	11/02	INTERNET SERVICES 888- 610-6929205 PA	9.95

NNNN*NNNN*NNNN*NNYN*
214133130037620002



FRAUD -

FRAUD -

11/03	11/03	SCOTT TRUE VALUE	HOCKESSIN	DE	16.19
11/03	11/03	SCOTT TRUE VALUE	HOCKESSIN	DE	19.87
11/03	11/03	HARVEST MARKET	HOCKESSIN	DE	50.71
11/03	11/03	EXXONMOBIL 83 04729679	HOCKESSIN	DE	14.70
11/03	11/03	EXXONMOBIL 83 04729679	HOCKESSIN	DE	28.80
11/04	11/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	48.91
11/06	11/06	HARVEST MARKET	HOCKESSIN	DE	9.00
11/06	11/06	WAWA INC # 842	HOCKESSIN	DE	29.09
11/06	11/06	HARVEST MARKET	HOCKESSIN	DE	83.54
11/07	11/07	SUNOCO	HOCKESSIN	DE	26.19
11/07	11/07	VIDEO SHOWPLACE -	HOCKESSIN	DE	52.97
11/07	11/07	PATHMARK #5 0000558F	WILMINGTON	DE	91.99
Total Standard Purch					\$6,882.55



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES										
Standard Purch	12.740%	.03490%(D)	x	28	x		\$0.00	=	\$0.00 +	\$0.00 12.740%
CASH ADVANCES										
Standard Adv	19.990%	.05477%(D)	x	28	x		\$0.00	=	\$0.00 +	\$0.00 19.990%
Total							FINANCE CHARGE	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

A144

Payments and Adjustments

Trans	Post	Description	Amount
	11/18	PAYMENT THANK YOU	6,882.55CR
Total Payments and Adjustments			\$6,882.55CR

AT&T Universal MasterCard Activity

Purchases.....	8,613.81
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$8,613.81

**Purchases**

Total MasterCard Purchases..... \$8,613.81

Standard Purch

Trans	Post	Description	Amount
11/05	11/09	HAPPY HARRY'S INC #25 GREENVILLE DE	52.46
11/07	11/09	GATEWAY GARDEN CENTER HOCKESSIN DE	143.92
11/08	11/09	SCOTT TRUE VALUE HOCKESSIN DE	23.48
11/08	11/09	HOCKESSIN WINE AND SPI HOCKESSIN DE	27.46
11/09	11/09	WAWA INC # 842 HOCKESSIN DE	3.59
11/09	11/09	STEVE SWYKA AUTO SPECI WILMINGTON DE	162.82
11/10	11/10	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/10	11/10	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/10	11/10	HARVEST MARKET HOCKESSIN DE	187.15
11/10	11/10	SHELL OIL 91002614193 NEW CASTLE DE	5.00
11/10	11/10	EXXONMOBIL83 04729679 HOCKESSIN DE	15.45
11/10	11/10	EXXONMOBIL83 04729679 HOCKESSIN DE	16.80
11/10	11/10	BORDERS BOOKS 01001379 WILMINGTON DE	57.94
11/10	11/10	HAPPY HARRY'S #38 HOCKESSIN DE	183.82
11/11	11/11	PEP UP GEORGETOWN DE	500.00
11/12	11/12	HARMONY COMPANY BLAUVELT NY	64.51
11/12	11/12	CENTREVILLE VET HOSPIT WILMINGTON DE	189.00
11/12	11/12	SAVEWAY COMPOUNDING PH NEWARK DE	70.00
11/13	11/13	PAYPAL *LESKOCARELL 402 935 7733 CA	40.95
11/13	11/13	WHOLE FOODS MARKET S1A PHILADELPHIA PA	44.86
11/13	11/13	UTRECHT ART SUPPLIES # PHILADELPHIA PA	119.51
11/15	11/15	SCOTT TRUE VALUE HOCKESSIN DE	17.98
11/15	11/15	MATLBOXES ETC. HOCKESSIN DE	19.41
11/15	11/15	HARVEST MARKET HOCKESSIN DE	135.44
11/15	11/15	EXXONMOBIL83 04729679 HOCKESSIN DE	20.37
11/15	11/15	TEXACO INC 91002614184 HOCKESSIN DE	30.67
11/15	11/15	ORGANIC UNLIMITED TEL6105932995 PA	143.00
11/16	11/16	SCOTT TRUE VALUE HOCKESSIN DE	16.15
11/16	11/16	SCOTT TRUE VALUE HOCKESSIN DE	24.70
11/16	11/16	HARVEST MARKET HOCKESSIN DE	135.69
11/16	11/16	ALEXANDERS LAWN & GARD NEWARK DE	7.99
11/16	11/16	EXXONMOBIL83 04729679 HOCKESSIN DE	13.85
11/16	11/16	TAYLOR OIL & PROPANE T KENNETT SQUAR PA	554.00
11/18	11/18	VALLEY CHIROPRACTIC CE HOCKESSIN DE	150.00
11/18	11/18	THE HOME DEPOT 4109 PHILADELPHIA PA	126.14
11/20	11/20	HARVEST MARKET HOCKESSIN DE	138.98
11/22	11/22	HOCKESSIN WINE AND SPI HOCKESSIN DE	35.96
11/22	11/22	LOGEES GREENHOUSES DANIELSON CT	49.79
11/22	11/22	HARVEST MARKET HOCKESSIN DE	138.78
11/22	11/22	EXXONMOBIL83 04729679 HOCKESSIN DE	26.83
11/22	11/22	HTY HRTS NUCELL KINOTX SCOTTSDALE AZ	43.41
11/23	11/23	PEOPLE FOR THE AMERICA WASHINGTON DC	CHCAR10.00
11/23	11/23	JANSSEN'S MARKET INSJA GREENVILLE DE	38.28
11/23	11/23	HARVEST MARKET HOCKESSIN DE	119.03
11/23	11/23	HAPPY HARRY'S INC #25 GREENVILLE DE	9.99
11/23	11/23	JP ANIMAL SUPPLY COLORA MD	85.90
11/23	11/23	BOSE CORP 800-3674008 MA	97.00
11/24	11/24	STEVE SWYKA AUTO SPECI WILMINGTON DE	153.99
11/24	11/24	THE VITAMIN SHOPPE WILMINGTON DE	187.18
11/24	11/24	SEARS ROLOBUCK 1853 WILMINGTON DE	228.91
11/25	11/25	MINDWARE ROSEVILLE MN	98.75

11/26	11/26	HARVEST MARKET	HOCKESSIN	DE	18.44
11/26	11/26	EXXONMOBIL83 04729679	HOCKESSI	DE	24.79
11/27	11/27	EXXONMOBIL83 04729679	HOCKESSI	DE	12.20
11/27	11/27	HARVEST MARKET	HOCKESSIN	DE	159.13
11/28	11/28	APPLE COMPUTER	800-676-2775	TX	169.00
11/28	11/28	TEXACO INC 91002614175	WILMINGTON	DE	28.33
11/28	11/28	BORDERS BOOKS 01000801	NEWARK	DE	67.00
11/29	11/29	LIFE ENHANCEMENT PROD	PETALUMA	CA	197.18
11/30	11/30	VALLEY CHIROPRACTIC CE	HOCKESSIN	DE	20.00
11/30	11/30	HARVEST MARKET	HOCKESSIN	DE	71.31
11/30	11/30	HARVEST MARKET	HOCKESSIN	DE	96.23
11/30	11/30	PAYPAL *PURE HOODIA	402 935 7733	CA	159.80
11/30	11/30	LIFE EXTENSION FDTN	800-678-8989	FL	325.14
11/30	11/30	HAPPY HARRY'S #38	HOCKESSIN	DE	128.44
11/30	11/30	PLANPLUS DEC	800-527-7557	TX	9.25
12/01	12/01	COMCAST OF WILMINGTON	800-COMCAST	PA	373.90
12/01	12/01	PEP UP	GEORGETOWN	DE	500.00
12/01	12/01	AMOCO OIL 08128993	GREENVILLE	DE	70.80
12/01	12/01	AMNESTY INTERNATIONAL	NEW YORK	NY	125.00
12/01	12/01	HIGHLAND HARDWARE SVST	ATLANTA	GA	301.96
12/02	12/02	EVERYTHING RUBBERMAID	WOOSTER	OH	35.00
12/03	12/03	AMZ*SUPERSTORE	AMAZON.COM	WA	54.80
12/03	12/03	HARVEST MARKET	HOCKESSIN	DE	191.56
12/03	12/03	EXXONMOBIL83 04729679	HOCKESSI	DE	9.20
12/03	12/03	PLANNED PARENTHOOD-DMP	212-2614301	NY	25.00
12/03	12/03	SAVEWAY COMPOUNDING PH	NEWARK	DE	205.00
12/03	12/03	HAPPY HARRY'S #38	HOCKESSIN	DE	5.26
12/04	12/04	INTERNET SERVICES 888-	610-6929205	PA	9.95
12/04	12/04	KAG* INFO.KAGI.COM	510-420-5858	CA	20.00
12/05	12/05	MINDWARE	ROSEVILLE	MN	21.95
12/06	12/06	GREENVILLE WINE AN	GREENVILLE	DE	59.70
12/06	12/06	HARVEST MARKET	HOCKESSIN	DE	184.16
12/06	12/06	HAPPY HARRY'S INC #25	GREENVILLE	DE	38.70
12/07	12/07	HARVEST MARKET	HOCKESSIN	DE	35.78
12/07	12/07	CONCORD PET FOODS #4	HOCKESSIN	DE	39.99
12/07	12/07	EXXONMOBIL83 04729679	HOCKESSI	DE	23.27
12/08	12/08	LIFE EXTENSION FDTN	800-678-8989	FL	97.20
Total Standard Purch					\$8,613.81

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days In Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	=	ANNUAL PERCENTAGE RATE
PURCHASES												
Standard Purch	12.990%	.03559%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	=	12.990%
CASH ADVANCES												
Standard Adv	19.990%	.05477%(D)	x	31	x	\$0.00	=	\$0.00	+	\$0.00	=	19.990%
Total FINANCE CHARGE											=	\$0.00

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	12/22	PAYMENT THANK YOU	8,613.81CR
Total Payments and Adjustments			\$8,613.81CR

A&T Universal MasterCard Activity

Purchases.....	13,465.72
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$13,465.72

**Purchases**
Total MasterCard Purchases..... \$13,465.72
Standard Purch

Trans	Post	Description	Amount
12/08	12/10	LONGEVITY PLUS PAYSON AZ	52.07
12/09	12/10	HARVEST MARKET HOCKESSIN DE	106.46
12/09	12/10	APPLE COMPUTER 800-676-2775 TX	1,723.00
12/09	12/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	54.18
12/11	12/11	APPLE COMPUTER 800-676-2775 TX	37.00
12/12	12/12	SOHO PIZZA PHILA PA	2.24
12/12	12/12	SHELL OIL 91002614193 NEW CASTLE DE	4.00
12/12	12/12	SHELL OIL 91002614193 NEW CASTLE DE	32.13
12/13	12/13	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLAR =	\$357.98
12/13	12/13	HARVEST MARKET HOCKESSIN DE	106.32
12/13	12/13	CUMBERLAND 91224121 WILMINGTON DE	5.27
12/13	12/13	AMOCO OIL 08128993 GREENVILLE DE	25.42
12/14	12/14	APPLE TREE PUBLISHING FERNDALE WA	17.87
12/14	12/14	PAYPAL *HUMBOLDTTEL 4029357733 CA	158.95
12/14	12/14	HARVEST MARKET HOCKESSIN DE	247.47
12/14	12/14	TEA*TEACHING CO CATALO 800-832-2412 VA	274.90
12/14	12/14	EXXONMOBIL83 04729679 HOCKESSIN DE	16.92
12/14	12/14	GATEWAY GARDEN CENTER HOCKESSIN DE	106.16
12/14	12/14	ORGANIC UNLIMITED TEL6105932995 PA	141.90
12/15	12/15	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/15	12/15	TAYLOR OIL & PROPANE 1 KENNETT SQUARE PA	564.00
12/16	12/16	WHOLE FOODS MARKET S1A PHILADELPHIA PA	24.61
12/17	12/17	HARVEST MARKET HOCKESSIN DE	435.19
12/17	12/17	EXXONMOBIL83 04729679 HOCKESSIN DE	23.55
12/18	12/18	GENERATION TEA 845-3526257 NY	123.95
12/20	12/20	HARVEST MARKET HOCKESSIN DE	17.84
12/20	12/20	HARVEST MARKET HOCKESSIN DE	150.52
12/20	12/20	EXXONMOBIL83 04729679 HOCKESSIN DE	17.64
12/20	12/20	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/20	12/20	WCS #1 GREENVILLE DE	178.00
12/21	12/21	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
12/21	12/21	SUNOCO HOCKESSIN DE	32.00
12/21	12/21	THE SCIENCE FAIR INC NEWARK DE	204.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	43.90
12/22	12/22	HARVEST MARKET HOCKESSIN DE	96.75
12/22	12/22	EXXONMOBIL83 04729679 HOCKESSIN DE	10.75
12/23	12/23	BLOOD BANK OF DELAWARE 302-737-8405 DE	10.00
12/23	12/23	HARVEST MARKET HOCKESSIN DE	106.62
12/23	12/23	VALLEY CHIROPRACTIC CE HOCKESSIN DE	20.00
12/23	12/23	LOWE'S #622 WILMINGTON DE	81.40
12/23	12/23	C B JOE TV & APPLIANCE NEW CASTLE DE	270.85
12/24	12/24	LIFE EXTENSION FDTN 800-678-8989 FL	25.65
12/24	12/24	TOTAL WINE AND MORE WI WILMINGTON DE	97.67
12/24	12/24	EXXONMOBIL83 04729679 HOCKESSIN DE	12.38
12/27	12/27	HARVEST MARKET HOCKESSIN DE	24.63
12/27	12/27	HAPPY HARRY'S #38 HOCKESSIN DE	463.52
12/28	12/28	HARMONY COMPANY BLAUVELT NY	64.51
12/28	12/28	EXXONMOBIL75 04764528 PHILADEL PA	18.06
12/28	12/28	PLANPLUS JAN 800-527-7557 TX	29.25
12/29	12/29	PATHMARK #5 0000558E PHILADELPHIA PA	62.28

FRAUD

FRAUD plan plus

12/29	12/29	HERRINGTON CATALOG	8009032878	NH	145.85	
12/29	12/29	EXXONMOBIL83	04729679	HOCKESSI	14.75	
12/29	12/29	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	35.53	
12/29	12/29	AC MOORE ARTS&CRAFT	8 WILMINGTON	DE	119.09	
12/29	12/29	RADIO SHACK	00121210	WILMINGTON	DE	123.97
12/30	12/30	DELAWARE CADILLAC BODY	WILMINGTON	DE	3,038.00	
12/31	12/31	HARVEST MARKET	HOCKESSIN	DE	106.74	
12/31	12/31	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	170.33	
12/31	12/31	BARNES & NOBLE #2850	PHILADELPHIA	PA	21.38	
01/02	01/02	AIRPORT NEWS AND T	NEW CASTLE	DE	14.48	
01/02	01/02	INTERNET SERVICES 888-	610-6929205	PA	9.95	
01/02	01/02	EXXONMOBIL83	04730354	WILMINGT	DE	28.24
01/02	01/02	THE HOME DEPOT #1605	NEW CASTLE	DE	37.70	
01/02	01/02	DADDY S TOOL STORE	NEW CASTLE	DE	68.00	
01/03	01/03	HARVEST MARKET	HOCKESSIN	DE	116.88	
01/03	01/03	EXXONMOBIL83	04729679	HOCKESSI	DE	14.35
01/03	01/03	BORDERS BOOKS 01000801	NEWARK	DE	53.41	
01/03	01/03	DAVIS BIOTECH RESEARCH	770-456-5170	AK	124.80	
01/04	01/04	HARVEST MARKET	HOCKESSIN	DE	20.86	
01/04	01/04	BOOKS AND TOBACCO	HOCKESSIN	DE	23.47	
01/04	01/04	CONCORD PET FOODS #4	HOCKESSIN	DE	138.56	
01/04	01/04	HARVEST MARKET	HOCKESSIN	DE	362.16	
01/04	01/04	EXXONMOBIL83	04729679	HOCKESSI	DE	8.75
01/04	01/04	EXXONMOBIL83	04729679	HOCKESSI	DE	15.83
01/04	01/04	KMART	00038737	WILMINGTON	DE	36.61
01/05	01/05	VITAMIN RESEARCH PRODU	TEL8008772447	NV	1,088.87	
01/06	01/06	SAVEWAY COMPOUNDING PH	NEWARK	DE	150.00	
01/07	01/07	LIFE EXTENSION EDTN	800-678-8989	FI	17.15	
01/07	01/07	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	42.45	
01/07	01/07	MICHELE BRODER DMD	WILMINGTON	DE	201.00	
01/08	01/08	NEW YORK TIMES DIGITAL	646-698-8249	NY	2.95	
01/08	01/08	WWW.ANTIAGING	SYSTEMS.COM	GBR	417.95	
Total Standard Purch					\$13,465.72	



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> <u>CHARGE</u>	+	Transaction Fee/ <u>FINANCE</u> <u>CHARGE</u>	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	13.240%	.03627%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	13.240%
CASH ADVANCES											
Standard Adv	20.240%	.05545%(D)	x	32	x	\$0.00	=	\$0.00	+	\$0.00	20.240%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

AT&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

Payments and Adjustments

Trans	Post	Description	Amount
	01/24	PAYMENT THANK YOU	13,465.72CR
Total Payments and Adjustments			\$13,465.72CR

AT&T Universal MasterCard Activity

Purchases.....	13,466.20
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$13,466.20

**Purchases**

Total MasterCard Purchases..... \$13,466.20

Standard Purch

Trans	Post	Description	Amount
01/09	01/11	SHELL OIL 91002614193 NEW CASTLE DE	19.92
01/10	01/11	ACME MARKETS 7808 S11 WILMINGTON DE	71.17
01/10	01/11	LIFE ENHANCEMENT PRODU PETALUMA CA	127.37
01/10	01/11	HARVEST MARKET HOCKESSIN DE	166.86
01/10	01/11	SUNOCO HOCKESSIN DE	13.75
01/10	01/11	CROMWELL S TAVERN GREENVILLE DE	41.85
01/10	01/11	VALLEY CHIROPRACTIC CF HOCKESSIN DE	180.00
01/11	01/11	STEVE SWYKA AUTO SPECI WILMINGTON DE	33.17
01/11	01/11	BORDERS BOOKS 01001379 WILMINGTON DE	58.89
01/12	01/12	USPS 3379300507 WILMINGTON DE	3.95
01/12	01/12	HARVEST MARKET HOCKESSIN DE	124.61
01/12	01/12	EXXONMOBIL83 04729679 HOCKESSIN DE	18.22
01/13	01/13	PARK TICKETS 950814 215 561 3636 PA	35.00
01/13	01/13	ATHENA INST.-600 OF 00 800-000000 PA	197.00
01/13	01/13	TAYLOR OIL & PROPANE 1 KENNETT SQUAR PA	415.88
01/13	01/13	MARSHALLS #0171 WILMINGTON DE	45.99
01/14	01/14	CHEF CHARIN CUISINE BALA CYNWYD, PA	25.20
01/14	01/14	HARVEST MARKET HOCKESSIN DE	143.88
01/14	01/14	EYE TOPIA GREENVILLE DE	607.00
01/14	01/14	SUNOCO HOCKESSIN DE	19.10
01/14	01/14	HAPPY HARRY'S #1 WILMINGTON DE	104.52
01/15	01/15	CONCORD PET FOODS #7 WILMINGTON DE	38.97
01/15	01/15	WHOLE FOODS MARKET S1A PHILADELPHIA PA	41.02
01/15	01/15	MARSHALLS #0171 WILMINGTON DE	65.94
01/15	01/15	TAYLOR OIL & PROPANE 1 KENNETT SQUAR PA	554.00
01/16	01/16	UTRECHT ART SUPPLIES # PHILADELPHIA PA	41.43
01/16	01/16	SHELL OIL 91002614193 NEW CASTLE DE	73.95
01/16	01/16	TRADER JOE'S #000065M2 WILMINGTON DE	18.99
01/16	01/16	THE HOME DEPOT 1602 CLAYMOUNT DE	23.64
01/16	01/16	SHELL OIL 91002614193 NEW CASTLE DE	30.08
01/17	01/17	HARVEST MARKET HOCKESSIN DE	175.91
01/17	01/17	HAPPY HARRY'S INC #25 GREENVILLE DE	38.70
01/17	01/17	VALLEY CHIROPRACTIC CF HOCKESSIN DE	40.00
01/18	01/18	WAWA INC # 842 HOCKESSIN DE	4.26
01/19	01/19	AMZ*Amazon Payments AMAZON.COM WA	21.44
01/19	01/19	SUNOCO WILMINGTON DE	22.65
01/19	01/19	GREENVILLE WINE AN GREENVILLE DE	25.40
01/19	01/19	ENTERPRISE RENT-A-CAR WILMINGTON DE	793.47
01/19	01/19	EXXONMOBIL83 04730354 WILMINGT DE	29.09
01/19	01/19	ORGANIC UNLIMITED TEL6105932995 PA	156.79
01/19	01/19	STEVE SWYKA AUTO SPECI WILMINGTON DE	584.98
01/19	01/19	CROMWELL S TAVERN GREENVILLE DE	23.45
01/20	01/20	MANHATTEN BAGELS WILMINGTON DE	7.49
01/20	01/20	PEOPLE FOR THE AMERICA WASHINGTON DC	10.00
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	15.52
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	27.99
01/20	01/20	AMZ*SUPERSTORE AMAZON.COM WA	64.59
01/20	01/20	HARVEST MARKET HOCKESSIN DE	115.94
01/20	01/20	BORDERS BOOKS 01001379 WILMINGTON DE	16.95
01/20	01/20	MARSHALLS #0552 WILMINGTON DE	39.98
01/20	01/20	STEVE SWYKA AUTO SPECI WILMINGTON DE	704.61

01/21	01/21	HARVEST MARKET	HOCKESSIN	DE	222.98
01/22	01/22	THE PHEROMONE STORE	PHOENIX	AZ	33.95
01/22	01/22	911HEALTHSHOP.COM	BLOOMINGTON	IN	154.85
01/23	01/23	BARNES & NOBLE.COM	800-843-2665	NJ	60.46
01/23	01/23	WAWA INC # 842	HOCKESSIN	DE	9.65
01/24	01/24	HARVEST MARKET	HOCKESSIN	DE	22.99
01/24	01/24	HARVEST MARKET	HOCKESSIN	DE	206.73
01/24	01/24	KIMS CAFE	HOCKESSIN	DE	6.00
01/24	01/24	EXXONMOBIL83 04729679	HOCKESSI	DE	6.35
01/24	01/24	PAT S PIZZERIA	HOCKESSIN	DE	6.55
01/24	01/24	KMART 00038737	WILMINGTON	DE	13.87
01/24	01/24	EXXONMOBIL83 04729679	HOCKESSI	DE	39.47
01/25	01/25	DENTAL HEALTH ASSOCS P	WILMINGTON	DE	300.00
01/25	01/25	EXXONMOBIL83 04729679	HOCKESSI	DE	7.95
01/25	01/25	KAREN OPTICAL CO	WILMINGTON	DE	459.00
01/26	01/26	G-E WELDING SUPPLY CO	NEW CASTLE	DE	63.00
01/26	01/26	PERUVIAN CONNECTION	913-845-2450	KS	172.95
01/26	01/26	HESS #08502	NEW CASTLE	DE	7.52
01/26	01/26	SALEM CC BOOKSTORE #06	CARNEYS POINT NJ		7.97
01/26	01/26	FLY J/CFJ 05067	CARNEYS POINT NJ		21.70
01/27	01/27	HARVEST MARKET	HOCKESSIN	DE	280.93
01/28	01/28	MAILBOXES ETC.	HOCKESSIN	DE	26.28
01/28	01/28	PLANPLUS FEB	800-527-7557	TX	9.25
01/29	01/29	RITE AID STORE 3959	PHILADELPHIA	PA	15.05
01/30	01/30	MENDENHALL SUNOCO	CHADDS FORD	PA	7.35
01/30	01/30	SUBWAY # 26736 016	KENNETT SQUAR	PA	10.68
01/30	01/30	SUNOCO	CHADDS FORD	PA	25.38
01/30	01/30	UTRECHT ART SUPPLIES #	PHILADELPHIA	PA	38.48
01/30	01/30	SEARS ROEBUCK 5213	KENNETT SQ	PA	15.83
01/30	01/30	PAT S PIZZERIA	HOCKESSIN	DE	17.25
01/31	01/31	WAGNER S HARDWARE	GREENVILLE	DE	47.76
01/31	01/31	HARVEST MARKET	HOCKESSIN	DE	133.70
01/31	01/31	INTERNET SERVICES 888-	610-6929205	PA	9.95
01/31	01/31	EXXONMOBIL83 04729679	HOCKESSI	DE	12.80
02/01	02/01	HARVEST MARKET	HOCKESSIN	DE	277.63
02/01	02/01	MAILBOXES ETC.	HOCKESSIN	DE	5.77
02/01	02/01	TEXACO INC 91002614184	HOCKESSIN	DE	6.00
02/01	02/01	GETTY 08676001	WILMINGTON	DE	12.81
02/01	02/01	HAPPY HARRY'S #38	HOCKESSIN	DE	76.68
02/01	02/01	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	2,917.93
02/03	02/03	LIFE EXTENSION FDTN	800-678-8989	FL	93.71
02/03	02/03	ENTERPRISE RENT-A-CAR	WILMINGTON	DE	275.14
02/03	02/03	SUNOCO	PHILADELPHIA	PA	36.63
02/03	02/03	STEVE SWYKA AUTO SPECI	WILMINGTON	DE	446.98
02/04	02/04	AAAS *SCIENCE MAG	202-326-6417	DC	69.00
02/04	02/04	HONEY KAMALI	GREENVILLE	DE	98.00
02/04	02/04	I BOUTIQUE	GREENVILLE	DE	119.00
02/04	02/04	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	26.69
02/05	02/05	RADIO SHACK 00129585	NEWARK	DE	79.99
02/06	02/06	HAPPY HARRY'S #38	HOCKESSIN	DE	31.44
02/07	02/07	HARVEST MARKET	HOCKESSIN	DE	224.21
Total Standard Purch					\$13,466.20

FRAUD -



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic <u>FINANCE</u> <u>CHARGE</u>	+	Transaction Fees/ <u>FINANCE</u> <u>CHARGE</u>	<u>ANNUAL</u> <u>PERCENTAGE</u> <u>RATE</u>
PURCHASES											
Standard Purch	13.490%	.03696%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	13.490%
CASH ADVANCES											
Standard Adv	20.490%	.05614%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	20.490%
Total								<u>FINANCE CHARGE</u>	=	\$0.00	

Payments and Adjustments

Trans	Post	Description	Amount
	02/24	PAYMENT THANK YOU	13,466.20CR
02/22	02/22	PLANPLUS SEP 800-527-7557 TX	55.50CR
Total Payments and Adjustments			\$13,521.70CR

A150 Universal MasterCard Activity

Purchases.....	10,515.16
Cash Advances and Checks.....	0.00
Finance Charges.....	0.00
Total MasterCard Activity.....	\$10,515.16

**Purchases**
Total MasterCard Purchases..... \$10,515.16
Standard Purch

Trans	Post	Description	Amount
02/05	02/09	LINENS N THINGS 145 NEWARK DE	36.32
02/07	02/09	EXXONMOBIL83 04729679 HOCKESSI DE	12.15
02/08	02/09	HARVEST MARKET HOCKESSIN DE	118.95
02/09	02/09	LIFE EXTENSION FDTN 800-678-8989 FL	8.94
02/09	02/09	MAILBOXES ETC. HOCKESSIN DE	19.00
02/09	02/09	HARVEST MARKET HOCKESSIN DE	24.37
02/09	02/09	EXXONMOBIL83 04729679 HOCKESSI DE	19.19
02/10	02/10	3027 LEE'S HARDWARE IN PHILADELPHIA PA	4.80
02/10	02/10	WHOLE FOODS MARKET S1A PHILADELPHIA PA	30.19
02/10	02/10	UTRECHT ART SUPPLIES # PHILADELPHIA PA	38.38
02/11	02/11	HARVEST MARKET HOCKESSIN DE	198.29
02/11	02/11	EXXONMOBIL83 04729679 HOCKESSI DE	22.65
02/14	02/14	HARVEST MARKET HOCKESSIN DE	17.48
02/14	02/14	9TH STREET BOOK SHOP WILMINGTON DE	18.95
02/14	02/14	HARMONY COMPANY BLAUVELT NY	64.51
02/14	02/14	HARVEST MARKET HOCKESSIN DE	83.01
02/14	02/14	LIFE EXTENSION FDTN 800-678-8989 FL	81.50
02/14	02/14	SUNDANCE CATLG 8004222770 UT	206.95
02/14	02/14	DENTAL HEALTH ASSOCS P WILMINGTON DE	1,445.00
02/14	02/14	DELAWARE CADILLAC BODY WILMINGTON DE	8,038.64
02/14	02/14	7-ELEVEN 20027 WILMINGTON DE	4.89
02/14	02/14	TALKIN TURKEY WILMINGTON DE	7.25
02/14	02/14	EXXONMOBIL83 04729679 HOCKESSI DE	17.50
02/14	02/14	COASTAL DEEPWATER NJ	18.60
02/14	02/14	VALLEY CHIROPRACTIC CF HOCKESSIN DE	70.00
02/15	02/15	EXXONMOBIL83 04757993 WILMINGT DE	27.92
02/15	02/15	SAHALIF 8008211286 OR	67.85
02/15	02/15	TAYLOR OIL & PROPANE I KENNETT SQUAR PA	554.00
02/16	02/16	SCOTT TRUE VALUE HOCKESSIN DE	10.78
02/16	02/16	SCOTT TRUE VALUE HOCKESSIN DE	40.89
02/16	02/16	HARVEST MARKET HOCKESSIN DE	92.39
02/16	02/16	ONLINE PHARMACY NEW ZEALAND NZL	
		492.68 NEW ZEALAND DOLLA =	\$363.21
02/16	02/16	EXXONMOBIL83 04729679 HOCKESSI DE	11.00
02/16	02/16	HAPPY HARRY'S #38 HOCKESSIN DE	11.99
02/16	02/16	VITAMIN RESEARCH PRODU TEL8008772447 NV	395.57
02/17	02/17	JP ANIMAL SUPPLY COLORA MD	51.75
02/17	02/17	NM KNIGHT CO INC. MILLVILLE NJ	80.00
02/18	02/18	VITAMIN RESEARCH PRODU TEL8008772447 NV	148.90
02/19	02/19	WHOLE FOODS MARKET S1A PHILADELPHIA PA	54.52
02/19	02/19	LIFE ENHANCEMENT PRODU PETALUMA CA	127.37
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	3.39
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	7.49
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	9.48
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	10.99
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	36.46
02/20	02/20	AMZ*Amazon Payments AMAZON.COM WA	40.47
02/21	02/21	EXXONMOBIL83 04729679 HOCKESSI DE	16.15
02/21	02/21	EXXONMOBIL83 04729679 HOCKESSI DE	27.40
02/21	02/21	SHFLL 014 91002672193 NEW-CAS... DE	35.00

FRAUD

02/21	02/21	SAHALIF	8008211286	OR	67.85
02/21	02/21	ORGANIC UNLIMITED	TEL6105932995	PA	121.34
02/22	02/22	AMZ*AMAZON	AMAZON.COM	WA	96.36
02/22	02/22	LIFE EXTENSION FDTN	800-678-8989	FL	493.46
02/23	02/23	PEOPLE FOR THE AMERICA	WASHINGTON	DC	10.00
02/25	02/25	WHOLE FOODS MARKET S1A	PHILADELPHIA	PA	30.98
02/27	02/27	AMZ*Amazon Payments	AMAZON.COM	WA	16.62
02/27	02/27	GETTY 08676001	WILMINGTON	DE	12.95
02/28	02/28	HARVEST MARKET	HOCKESSIN	DE	114.36
02/28	02/28	INTERNET SERVICES 888-	610-6929205	PA	9.95
02/28	02/28	EXXONMOBIL 83 04729679	HOCKESSIN	DE	28.89
03/01	03/01	HARVEST MARKET	HOCKESSIN	DE	138.23
03/01	03/01	HAPPY HARRY'S #38	HOCKESSIN	DE	152.73
03/02	03/02	HARVEST MARKET	HOCKESSIN	DE	30.55
03/02	03/02	SHELL OIL 91002614193	NEW CASTLE	DE	1.49
03/02	03/02	SHELL OIL 91002614193	NEW CASTLE	DE	10.16
03/02	03/02	EXXONMOBIL 83 04729679	HOCKESSIN	DE	17.07
03/02	03/02	FUNCOLAND #657	WILMINGTON	DE	29.99
03/03	03/03	ORION PIZZERIA	MFENDENHALL	PA	23.09
03/03	03/03	LIFE EXTENSION FDTN	800-678-8989	FL	64.50
03/03	03/03	B.G. CARNEY, INC.	CARNEY'S PT.	NJ	25.00
03/03	03/03	VALLEY CHIROPRACTIC CF	HOCKESSIN	DE	210.00
03/04	03/04	EXXONMOBIL 83 04730019	WILMINGT	DE	4.20
03/04	03/04	PLAZA LIQUORS	WILMINGTON	DE	29.77
03/04	03/04	LA TOLTECA #5	NEWPORT	DE	45.50
03/05	03/05	AMZ*Amazon Payments	AMAZON.COM	WA	16.04
03/05	03/05	AMZ*Amazon Payments	AMAZON.COM	WA	16.48
03/05	03/05	EXXONMOBIL 83 04729679	HOCKESSIN	DE	9.40
03/05	03/05	HARVEST MARKET	HOCKESSIN	DE	158.19
03/07	03/07	SUNDANCE CATLG	8004222770	UT	216.95
03/07	03/07	HARVEST MARKET	HOCKESSIN	DE	246.99
03/07	03/07	SAHALIF	8008211286	OR	130.90
03/08	03/08	AGO*HSI REPRT/PARASITE	8777916263	MD	22.95
03/08	03/08	HARVEST MARKET	HOCKESSIN	DE	120.84
Total Standard Purch					\$10,515.16

FRAUD



Cash Advances

Cash Advance Limit..... \$4,400.00* *This represents a portion of your total credit line.

Finance Charge Information

	Nominal APR	Periodic Rate	x	Days in Billing Period	x	Balance Subject to Finance Charge	=	Periodic FINANCE CHARGE	+	Transaction Fee/FINANCE CHARGE	ANNUAL PERCENTAGE RATE
PURCHASES											
Standard Purch	13.490%	.03696%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	13.490%
CASH ADVANCES											
Standard Adv	20.490%	.05614%(D)	x	29	x	\$0.00	=	\$0.00	+	\$0.00	20.490%
Total FINANCE CHARGE										=	\$0.00

At&T Services Summary

AT&T Universal Calling Card Calls..... \$0.00

EXHIBIT B

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**

New balance \$6,067.57
Minimum Payment Due \$122.00
Payment Due Date 06/15/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1386

999954982 4098000037125767

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 5767
Previous balance	\$881.14
Payments	\$881.14
Credits	\$387.90
Purchases & other charges	\$6,455.47
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$6,067.57

CREDIT AND OTHER INFORMATION

Statement Date	05/21/03
Days in Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 05/21/03	\$215
Minimum Payment Due	\$122.00
Payment due date	06/15/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
04/19	04/22	24445003FH7V8LNFJ	KINKO'S #1808 WILMINGTON DE	138.90	
04/19	04/22	24445003FH7V8LNFJ	KINKO'S #1808 WILMINGTON DE	37.24	
04/21	04/22	24399003FMD0FQ9JV	PATHMARK #5 00005892 WILMINGTON DE	24.94	
04/21	04/22	24399003FMD0FQ9JV	PATHMARK #5 00005892 WILMINGTON DE	25.73	
04/21	04/22	24418003G38E0F10F	J FARMERS INC WILMINGTON DE	19.42	
04/21	04/22	24692163F00RQ05RL	MUR*MCMURRAY HATCHERY 800-456-3280 IA	102.44	
04/23	04/23	24138293J61JGRDL0	NEWARK COMM CO-OP NEWARK DE	74.12	
04/23	04/23	24403693KBLGY2V68	PUREBREAD DELI II GREENVILLE DE	18.45	
04/23	04/23	24435653J03AE7LBD	SHEMIN NURSERIES INC #34 ASTON PA	1,663.00	
04/23	04/23	24445003JH8YP5X87	HAPPY HARRY'S #45 NEWARK DE	12.78	
04/24	04/24	24164073JP87EWR0J	AMOCO 08128993 GREENVILLE DE	19.00	
04/24	04/24	24418003J3A77DDG1	SHARPERIMAGE.COM 800-3445555 CA	72.80	
04/24	04/24	24445003KH9746X4L	FACTORY CARD OUTLET #516 STANTON DE	76.21	
04/24	04/24	24445003KH97470VG	HAPPY HARRY'S INC #25 GREENVILLE DE	12.48	
04/25	04/25	24435653L5SM8VE69	GOLDEN DOVE RESTAURANT NEW CASTLE DE	25.00	
04/25	04/25	24445003MH9P5HD35	BJ WHOLESALE #0015 WOX WILMINGTON DE	55.97	
04/25	04/25	24445003MH9P5H5RR	TGI FRIDAYS #1520 NEW CASTLE DE	20.26	
04/25	04/25	24692163K0020DLR	BMC*CAVALIER TELEPHONE 800-967-9649 TX	100.00	
04/26	04/26	24246513NET7R8JW4	TOYS R US #8314 NEWARK DE	50.96	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
04/26	04/26	24418003N3E2NE39G	FRANK'S UNION WINE MART WILMINGTON DE	17.98	
04/26	04/26	24610433M03TEATNE	GAMESTOP #626 WILMINGTON DE	41.49	
04/26	04/26	24692163L0025JWTE	AOL*PREMIUM SERVICE 0403 888-265-9269 VA	3.95	
04/26	04/26	24692163L0025Z017	AOL* for Broadband 0403 888-849-3200 VA	9.95	
04/28	04/28	24164053PB018Z9GX	EXXONMOBIL83 04729679 HOCKESSI DE	16.10	
04/28	04/28	24399003NMD0FDGP3	PATHMARK #5 00005934 NEW CASTLE DE	48.97	
04/28	04/28	24435653N608MMD7E	HARVEST MARKET HOCKESSIN DE	129.58	
04/28	04/28	24435653P037BH24P	CHINA INN WILMINGTON DE	27.85	
04/28	04/28	24098003NWGY35X1T	PARENT ED-CHRISTIANA CARE302-733-2472 DE	30.00	
04/29	04/29	24455013P3G3QYZND	WAWA #840 NEW CASTLE DE	17.04	
04/29	04/29	24692163P007E862F	QUESTSAVERS 800-527-1656 TX	8.95	
04/30	04/30	24610433R03P6SKYM	BOSCOV'S #072 NEWARK DE	6.25	
05/02	05/02	24435653S8ARVKMET	HARVEST MARKET HOCKESSIN DE	24.20	
05/03	05/03	24717053WJM6H3RZV	GALLUCIO'S RESTAURANT WILMINGTON DE	25.07	
05/04	05/04	24399003WMD0FQ9NV	PATHMARK #5 00005892 WILMINGTON DE	6.68	
05/05	05/05	24158133Y2YX7M28P	LA TOLTECA STANTON DE	41.74	
05/05	05/05	24388943YE7JQ4LLS	NOBLE HOUSE 800-763-8791 NY	53.55	
05/05	05/05	24435653Y618TPV0Q	PLAZA LIQUORS WILMINGTON DE	4.99	
05/05	05/05	24455013X3MN8WBX6	HESS 08502 NEW CASTLE DE	13.00	
05/05	05/05	74098003Y00XTMK2B	PAYMENT - THANK YOU		881.14-
05/06	05/06	24138293Z9GNFPE0Z	LOWE'S #622 WILMINGTON DE	15.20	
05/06	05/06	24417893Z001SDG7T	DANNE HAIR SKIN&BODY SALO WILMINGTON DE	165.00	
05/06	05/06	24455013Y3NL0NW2Q	WAWA INC # 842 HOCKESSIN DE	5.99	
05/06	05/06	24455013Y3NL0NW24	WAWA INC # 842 HOCKESSIN DE	9.76	
05/06	05/06	24492803Z3DWM95T	HOCKESSIN WINE & SPIRITS HOCKESSIN DE	6.49	
05/07	05/07	244450040HEY62428	BJ WHOLESALE #0015 WOX WILMINGTON DE	275.25	
05/07	05/07	24610434003R2K7WR	NETWORK SOLUTIONS 888-642-9675 VA	6.95	
05/07	05/07	2466100403G5P18B1	TOWN OF NEWPORT NEWPORT DE	79.95	
05/07	05/07	24692163Z00MQYFTH	AMAZON.COM *SUPERSTOR 800-201-7575 WA	54.22	
05/08	05/08	2443565405V1ZYBAQ	NEW CONCEPT DENTAL WILMINGTON DE	165.00	
05/08	05/08	244450041HFQ8YGSB	HAPPY HARRY'S INC #25 GREENVILLE DE	4.99	
05/08	05/08	2461044400189WX34	USPS 3379300507 WILMINGTON DE	7.40	
05/08	05/08	24692164000PXVD5E	AMAZON.COM *PAYMENTS 800-201-7575 WA	87.53	
05/08	05/08	24692164000P2H4V4	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.33	
05/08	05/08	24692164100T3K9G7	TEXACO INC 91002614193 NEW CASTLE DE	18.01	
05/09	05/09	2422443423XLJJPS	NEW DAWN HAIR DESI WILMINGTON DE	120.00	
05/09	05/09	2449398424YQ32V4B	EINSTEIN NOAH BGL 1 GREENVILLE DE	7.59	
05/09	05/09	24692164100RA38N0	AMAZON.COM *SUPERSTOR 800-201-7575 WA	76.39	
05/09	05/09	24692164100TV3AAB	AMAZON.COM *SUPERSTOR 800-201-7575 WA	30.56	
05/10	05/10	2422443437N2Q6NDL	PITA PIT, THE NEWARK DE	12.00	
05/10	05/10	242465143672HHZDB	BABIES R US #6376 WILMINGTON DE	117.42	
05/10	05/10	24435654503DDKQK1	CARL DOUBET JR JEWELRS GREENVILLE DE	40.00	
05/10	05/10	24692164200SEH1FT	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.43	
05/10	05/10	24692164200SJK0FF	AMAZON.COM *SUPERSTOR 800-201-7575 WA	24.34	
05/10	05/10	24692164200SRWQRF	AMAZON.COM *SUPERSTOR 800-201-7575 WA	729.76	
05/10	05/10	24765014309A0TAAD	OLDE TYME NEWARK DE	60.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
05/11	05/11	2445501433V9JNPLL	SUNOCO HOCKESSIN DE	16.48	
05/11	05/11	24610434403PDQYX2	MICHAELS #1549 WILMINGTON DE	82.13	
05/12	05/12	241640545B018Z3W8	EXXONMOBIL83 04729679 HOCKESSI DE	9.75	
05/13	05/13	242098746DRL97R9F	BUGKLEY'S TAVERN CENTERVILLE DE	46.85	
05/13	05/13	742465147672SWT2A	BABIES R US #6376 WILMINGTON DE CREDIT		99.90-
05/13	05/13	2445501453X56XMN2	SUNOCO CHADDS FORD PA	16.14	
05/14	05/14	2441800463WTONHE4	NM ONLINE 888-8884757 TX	7.95	
05/14	05/14	2445501463X3SFQEH	JANSSEN'S MARKET IN GREENVILLE DE	41.35	
05/14	05/14	246921646003KTV6N	AMAZON.COM *SUPERSTOR 800-201-7575 WA	12.54	
05/15	05/15	242465148ET7R8N6A	TOYS R US #8314 NEWARK DE	80.69	
05/15	05/15	243990047BF0L1XQ9	PAPA JOHNS #1325613233 HOCKESSIN DE	14.48	
05/15	05/15	2439900485F4TP04Z	OFFICE MAX 00006601 NEWARK DE	155.15	
05/15	05/15	2449398484YQ3M4S2	EINSTEIN NOAH BGL 1 GREENVILLE DE	14.65	
05/15	05/15	2469216470040AV7X	AMAZON.COM *SUPERSTOR 800-201-7575 WA	15.58	
05/16	05/16	24435654903Q1PJN3	SHOPPERS GUIDE 302-324-2526 DE	336.00	
05/16	05/16	247170549JMAADWNP	CONCORD PET FOODS & SUPPL WILMINGTON DE	48.98	
05/17	05/17	24435654A6082WXKR	GOLDEN DOVE RESTAURANT NEW CASTLE DE	57.00	
05/17	05/17	24692164A009W6TGS	TEXACO INC 91002614193 NEW CASTLE DE	13.92	
05/17	05/17	24692164A009W6TH2	TEXACO INC 91002614193 NEW CASTLE DE	21.24	
05/17	05/17	246921649008XDMBR	UPC*VISTAPRINT.COM 781-890-8434 MA	180.46	
05/18	05/18	24164054BRBGHEMTM	EXXONMOBIL18 09724501 MIDDLETO DE	14.65	
05/18	05/18	74418004B41FLDRAT	NM ONLINE 888-8884 CREDIT		288.00-
05/18	05/18	24435654A61F0JN4L	FIRST STATE PAGING/AUDIO NEW CASTLE DE	15.00	
05/19	05/19	24445004QHLLB2XHMR	BJ WHOLESALE #0015 WOX WILMINGTON DE	20.88	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS**100TH ANNIVERSARY SPRING LOAN SALE**

IT'S THE 100TH ANNIVERSARY OF WILMINGTON TRUST COMPANY. JOIN US IN OUR CELEBRATION BY TAKING ADVANTAGE OF OUR SPRING LOAN SALE. YOU'LL FIND GREAT LOAN RATES FOR FINANCING HOME IMPROVEMENTS, COLLEGE EXPENSES OR BUYING A NEW CAR.

YOU CAN VISIT ONE OF OUR CONVENIENT OFFICE LOCATIONS, APPLY ONLINE AT WWW.WILMINGTONTRUST.COM OR CALL OUR PERSONAL FINANCIAL ADVISORS AT 800-814-8386. APPLY TODAY FOR A LOAN AND SEE HOW WE CAN HELP YOU MAKE YOUR DREAMS A REALITY.

WHAT CAN WE DO FOR YOU TODAY?

WILMINGTON TRUST MAKES LOANS, INCLUDING HOME EQUITY LOANS AND LINES OF CREDIT, WITHOUT REGARD TO RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, HANDICAP, OR FAMILIAL STATUS.

A155

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**

New balance \$7,099.30

Minimum Payment Due \$142.00

Payment Due Date 07/16/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1414

999954982 4098000037125767

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 5767
Previous balance	\$6,067.57
Payments	\$6,067.57
Credits	\$729.76
Purchases & other charges	\$7,829.06
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$7,099.30

CREDIT AND OTHER INFORMATION

Statement Date	06/21/03
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 06/21/03	NONE
Minimum Payment Due	\$142.00
Payment due date	07/16/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
05/13	05/22	24435654L8ARYDVV	MOBILE COMMUNICATION SYS WILMINGTON DE	50.00	
05/20	05/22	24073144DS6630LE3	EDIBLE LANDSCAPING 434-3619134 VA	309.60	
05/22	05/22	24403694FBLH1WY37	CAFE VERDI WILMINGTON DE	45.43	
05/22	05/22	24445004EHMBB3BE3	GARDENS ALIVE 513-534-1483 IN	108.14	
05/22	05/22	24610434F03T7HR3H	STAPLES #941 800-333-3330 PA	68.37	
05/23	05/23	24455014F45HDFBFB	SUNOCO HOCKESSIN DE	12.90	
05/23	05/23	24455014F45HDFBFB	SUNOCO HOCKESSIN DE	20.24	
05/23	05/23	24765014H09A1L4SF	CASSON-WOODOFD ENT. NEW CASTLE DE	15.50	
05/24	05/24	24435654H5V3JWX69	LAZZAT WILMINGTON DE	47.10	
05/25	05/25	24399004J6HF4NHD7	CUMBERLAND 92029073 NEW CASTLE DE	16.53	
05/26	05/26	24108384M6F9WV7K1	MANOR PARK LIQUORS NEW CASTLE DE	18.24	
05/26	05/26	24361404K00A3912F	REGAL CINEMAS BRANDYWINE WILMINGTON DE	17.00	
05/26	05/26	24493984J4YQ3R6FG	EINSTEIN NOAH BGL 1 GREENVILLE DE	10.47	
05/26	05/26	24692164J00M6LJWA	AOL*PREMIUM SERVICE 0503 888-265-9269 VA	3.95	
05/26	05/26	24692164J00M735AZ	AOL* for Broadband 0503 888-849-3200 VA	9.95	
05/27	05/27	24108384L60J2PYJ0	BRANDYWINE BREWING CO GREENVILLE DE	18.75	
05/27	05/27	24164074KP88ERYG2	AMOCO 08128993 GREENVILLE DE	10.28	
05/27	05/27	24399004K43D2X2T9	OLD COUNTRY BU00107946 NEWARK DE	17.78	
05/27	05/27	24610434L03T8GEXY	STAPLES #941 800-333-3330 PA	9.61	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
05/27	05/27	74692164K00PDA8N2	AMAZON.COM *SUPERSTOR 800-201- CREDIT		729.76-
05/28	05/28	24692164L00RTE4HG	QUESTSAVERS 800-527-1656 TX	8.95	
05/29	05/29	24323014N3QN3GW0V	GROTTO PIZZA13 WILMINGTON DE	40.90	
05/29	05/29	24610434N03PPZJG0	NETWORK SOLUTIONS 888-642-9675 VA	145.00	
05/30	05/30	24399004P43D3YSSW	OLD COUNTRY BU00107946 NEWARK DE	15.03	
05/30	05/30	24098004NWWGK5X2J	HONEY KAMALI GREENVILLE DE	242.00	
05/31	05/31	24435654R61L6KYKV	LAZZAT WILMINGTON DE	90.19	
05/31	05/31	24098004PWGWYE4T5	ROSEHILL PLANTERY INC NEW CASTLE DE	23.95	
05/31	05/31	24301724PES7RLBS1	ARNERS RESTAURANT DE NEW CASTLE DE	25.23	
06/01	06/01	24108384T5S28NFFS	BRANDYWINE BREWING CO GREENVILLE DE	41.95	
06/01	06/01	24108384T5S28NFGV	BRANDYWINE BREWING CO GREENVILLE DE	5.75	
06/01	06/01	24164054TB018XSHH	EXXONMOBIL83 04699195 NEWPORT DE	17.09	
06/02	06/02	24435654S8B6JWL3X	LAZZAT WILMINGTON DE	36.40	
06/02	06/02	24692164T0042EP45	BMC*CAVALIER TELEPHONE 800-967-9649 TX	170.00	
06/02	06/02	24692164T0042ER3K	BMC*CAVALIER TELEPHONE 800-967-9649 TX	150.00	
06/02	06/02	74098004S00XTMK8Q	PAYMENT - THANK YOU		6,067.57-
06/04	06/04	24435654W03Q1XNOL	SHOPPERS GUIDE 302-324-2526 DE	472.00	
06/05	06/05	24224434X46SYZ74E	FIVE STAR PIZZA WILMINGTON DE	7.65	
06/05	06/05	24445004WHVNZ7D1X	GARDENS ALIVE LAWRENCEBURG IN	25.15	
06/05	06/05	24445004WHVNZ7D7K	GARDENS ALIVE LAWRENCEBURG IN	15.07	
06/05	06/05	24733094W61JLTW6W	CLIPPER MAGAZINE 717-569-5100 PA	1,847.00	
06/06	06/06	24164054YB018X7G5	EXXONMOBIL83 04754503 NEW CAST DE	21.64	
06/06	06/06	24323004Y7QNF0D2Z	CAREYS FOREIGN REPAIR 302-856-2779 DE	448.58	
06/06	06/06	24455014X4JH9AXWJ	JANSSEN'S MARKET IN GREENVILLE DE	88.93	
06/06	06/06	24692164X00BETGKK	AMAZON.COM *SUPERSTOR 800-201-7575 WA	31.15	
06/07	06/07	24108384Z60PV9WXR	MIKIMOTOS JAPANESE REST WILMINGTON DE	66.25	
06/08	06/08	24455014Z4MBJAKR7	HESS 08502 NEW CASTLE DE	15.64	
06/09	06/09	24610435103PTYASQ	SEARS ROEBUCK 1254 WILMINGTON DE	129.99	
06/09	06/09	24610435103PV511V	SEARS ROEBUCK 5843 NEWARK DE	814.14	
06/09	06/09	2479262505SJQMPRJ	FOREVER MINE FURNITURE 800-356-2742 NY	1,055.00	
06/10	06/10	24692165100GDXYJM	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.46	
06/11	06/11	2443565525V1ZYBAV	NEW CONCEPT DENTAL WILMINGTON DE	422.00	
06/13	06/13	2422443553XLJJPR	NEW DAWN HAIR DESI WILMINGTON DE	130.00	
06/14	06/14	241640756P88ZE30F	AMOCO 08128993 GREENVILLE DE	27.00	
06/15	06/15	247170556JMK2HHSP	CONCORD PET FOODS & SUPPL WILMINGTON DE	22.99	
06/16	06/16	2439900589XPBJZAS	THE PEPBOYS 00000661 WILMINGTON DE	14.05	
06/16	06/16	2441800584WLBQE13	SATURDAY MATINEE 873 NEWARK DE	43.98	
06/17	06/17	24299165934PE92A5	JCPENNEY CO 0816 NEWARK DE	5.99	
06/17	06/17	2441800594XJHRQH7	SATURDAY MATINEE 873 NEWARK DE	19.99	
06/17	06/17	2441800594XJJKQZP	FYE CHRISTIANA 1582 NEWARK DE	17.99	
06/17	06/17	240980059WGTYJL3	GLASS BOX-CHRSTNA HOSP NEWARK DE	6.94	
06/18	06/18	24692165A0020GG1T	TEXACO INC 91002614148 WILMINGTON DE	22.20	
06/18	06/18	240980059WGY1NPF6	MORNING STAR TURF FARMS NEWARK DE	214.00	

A157

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS**100TH ANNIVERSARY SPRING LOAN SALE**

IT'S THE 100TH ANNIVERSARY OF WILMINGTON TRUST COMPANY.
JOIN US IN OUR CELEBRATION BY TAKING ADVANTAGE OF OUR SPRING
LOAN SALE. YOU'LL FIND GREAT LOAN RATES FOR FINANCING HOME
IMPROVEMENTS, COLLEGE EXPENSES OR BUYING A NEW CAR.

YOU CAN VISIT ONE OF OUR CONVENIENT OFFICE LOCATIONS, APPLY
ONLINE AT WWW.WILMINGTONTRUST.COM OR CALL OUR PERSONAL
FINANCIAL ADVISORS AT 800-814-8386. APPLY TODAY FOR A LOAN
AND SEE HOW WE CAN HELP YOU MAKE YOUR DREAMS A REALITY.

WHAT CAN WE DO FOR YOU TODAY?

WILMINGTON TRUST MAKES LOANS, INCLUDING HOME EQUITY LOANS AND
LINES OF CREDIT, WITHOUT REGARD TO RACE, COLOR, RELIGION,
NATIONAL ORIGIN, SEX, HANDICAP, OR FAMILIAL STATUS.

A158

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**

New balance \$245.15
Minimum Payment Due \$10.00
Payment Due Date 08/15/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1584

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

|||||
|||||

999954982 4098000037125767

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 5767
Previous balance	\$7,099.30
Payments	\$12,099.30
Credits	\$0.00
Purchases & other charges	\$5,245.15
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$245.15

CREDIT AND OTHER INFORMATION

Statement Date	07/21/03
Days in Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 07/21/03	\$5,861
Minimum Payment Due	\$10.00
Payment due date	08/15/03

Send Inquiries to: WILMINGTON TRUST COMPANY
PSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
06/16	06/22	24152595F1R2DRHB4	AT&T CALL 302-934-1519 800-6572466 NJ	7.82	
06/16	06/22	24152595F1R2FJRGX	AT&T CALL 410-778-2307 800-6572466 NJ	4.47	
06/17	06/22	24152595G2LQJX5LS	AT&T CALL 302-934-1519 800-6572466 NJ	3.23	
06/19	06/22	24224435B4AA25TED	BUGABOO CREEK#9017 NEWARK DE	21.51	
06/19	06/22	24399005B6HF4NHD5	CUMBERLAND 92029073 NEW CASTLE DE	19.35	
06/20	06/22	24445005DJ3QRG8HY	SPRINTPCS-CUSTCAREPMT 888-211-4727 KS	66.00	
06/20	06/22	24455015B50H4MAB8	WAWA #840 NEW CASTLE DE	13.94	
06/21	06/22	24455015Q51F0RXFN	HESS 08502 NEW CASTLE DE	30.90	
06/22	06/22	24435655E8B79LAQR	SEASONS PIZZA NEWARK DE	18.05	
06/23	06/23	24388945EKGB3DHAR	GATEWAY LANDSCAPING HOCKESSIN DE	27.98	
06/23	06/23	24455015E53AH8W5B	WAWA #841 NEW CASTLE DE	7.35	
06/23	06/23	24755425EM9FJ73YN	ROBERT L GALLO INDUSTRAIL NEW CASTLE DE	50.00	
06/24	06/24	74098005G00XTMJPZ	PAYMENT - THANK YOU		5,000.00-
06/27	06/27	24692165J00FEQXLM	QUESTSAVERS 800-527-1656 TX	8.95	
06/29	06/29	24417895M008N911A	JAY & EL SHOES NEW CASTLE DE	117.99	
06/29	06/29	24445005MJ73WXY5S	BJS FUEL #9015 WOX WILMINGTON DE	19.50	
06/29	06/29	24692165L00J03E7X	AOL*PREMIUM SERVICE 0603 888-265-9269 VA	3.95	
06/29	06/29	24692165L00J3FXYX	AOL* for Broadband 0603 888-849-3200 VA	9.95	
07/01	07/01	24435655P03Q1LH2T	SHOPPERS GUIDE 302-324-2526 DE	225.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 37 12 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/02	07/02	24158135R2XZDP83K	LA TOLTECA RESTAURANTE WILMINGTON DE	33.99	
07/02	07/02	24323015R3QP3YKLY	GROTTO PIZZA13 WILMINGTON DE	43.20	
07/02	07/02	24610435R03R1JLFR	CARTERS CHLDNRN WEAR #780 WILMINGTON DE	34.60	
07/03	07/03	24164055TB018Z20W	EXXONMOBIL83 04730354 WILMINGT DE	7.12	
07/03	07/03	24792625TJ5Y3W6N	NWL NEW CASTLE DE #44 NEW CASTLE DE	13.07	
07/05	07/05	24445005VJ9G9AYFR	HAPPY HARRY'S INC #26 MILLSBORO DE	37.34	
07/05	07/05	24455015S5EGBT26B	FOOD LION #0875 MILLSBORO DE	27.65	
07/06	07/06	24164055WB018X36K	EXXONMOBIL75 04209177 MILFORD DE	23.90	
07/06	07/06	24435655W60NQYQ3V	LAZZAT WILMINGTON DE	30.40	
07/07	07/07	24164055XRBGHD18E	EXXONMOBIL83 04730354 WILMINGT DE	3.90	
07/07	07/07	24323015X3QP8P885	GROTTO PIZZA13 WILMINGTON DE	35.00	
07/07	07/07	24435655X03Q1XMZQ	SHOPPERS GUIDE 302-324-2526 DE	336.00	
07/07	07/07	24455015W5GBRRHWX	WAWA INC # 821 GLASGOW DE	3.98	
07/07	07/07	24692165W0011RSPW	AMAZON.COM *PAYMENTS 800-201-7575 WA	3.70	
07/07	07/07	24692165W0011RSWR	AMAZON.COM *PAYMENTS 800-201-7575 WA	3.50	
07/07	07/07	24692165W002RPXPH	RAMADA PLAZA RESORTS 800-203-9783 FL	698.00	
07/07	07/07	24692165W002RPXRB	RAMADA PLAZA RESORTS 800-203-9783 FL	507.00	
07/07	07/07	24692165W002RPXR3	RAMADA PLAZA RESORTS 800-203-9783 FL	396.00	
07/07	07/07	74098005X00XTMJXH	PAYMENT - THANK YOU		7,099.30-
07/07	07/07	24098005WWGY1NFGQ	MORNING STAR TURF FARMS NEWARK DE	103.00	
07/08	07/08	24403695Y5G0LG3VS	LITTLE VINNIES PIZZA & PA WILMINGTON DE	39.35	
07/08	07/08	24493985Y4YQ32SZV	EINSTEIN NOAH BGL 1 GREENVILLE DE	6.29	
07/09	07/09	24403695Z5GYE4TF6	LITTLE VINNIES PIZZA & PA WILMINGTON DE	6.00	
07/09	07/09	24455015Y5J79MQTJ	PETSMART #1103 WILMINGTON DE	167.99	
07/10	07/10	241640560RBGHD1S1	EXXONMOBIL83 04730354 WILMINGT DE	5.40	
07/10	07/10	243889460B20TR02P	VCN*DEVITALS GEORGETOW GEORGETOWN DE	26.00	
07/10	07/10	244450060JBW99MNB	HAPPY HARRY'S #69 WILMINGTON DE	3.88	
07/10	07/10	2449398604YQ38Y6W	EINSTEIN NOAH BGL 1 GREENVILLE DE	2.69	
07/11	07/11	2445501605L2ZWVPQ	WAWA INC # 842 HOCKESSIN DE	29.95	
07/11	07/11	24610436103RZXS0Y	STAPLES #941 800-333-3330 PA	656.85	
07/12	07/12	241640762KW8RAARG	AMOCO 08128993 GREENVILLE DE	1.25	
07/12	07/12	242465161VVA0V6HD	SCOTT TRUE VALUE HOCKESSIN DE	37.97	
07/12	07/12	243990062MD0FQAQM	PATHMARK #5 00005892 WILMINGTON DE	79.92	
07/12	07/12	2445501615M0TNS4Y	WAWA INC # 842 HOCKESSIN DE	2.49	
07/12	07/12	2449398624YQ3F1HZ	EINSTEIN NOAH BGL 1 GREENVILLE DE	11.28	
07/12	07/12	24610436203PM6M6W	SEARS ROEBUCK 1254 WILMINGTON DE	279.99	
07/13	07/13	2445501625M1AM1Z5	SUNOCO HOCKESSIN DE	2.50	
07/13	07/13	2445501625M1AM2GX	SUNOCO HOCKESSIN DE	10.00	
07/13	07/13	24692166300D34XBW	TEXACO INC 91002614184 HOCKESSIN DE	1.98	
07/14	07/14	243889464KG8TE1YD	GATEWAY LANDSCAPING HOCKESSIN DE	55.58	
07/14	07/14	2445501635NWQFEG2	WAWA INC # 842 HOCKESSIN DE	20.29	
07/15	07/15	2445501645NWWYONG9	SUNOCO HOCKESSIN DE	14.98	
07/15	07/15	24692166500H131LW	TEXACO INC 91002614184 HOCKESSIN DE	7.27	
07/16	07/16	241640765M6XWJET7	DON PABLOS 00151563 NEWARK DE	55.00	
07/16	07/16	244450066JEHA56SY	RAINBOW #818 NEWARK DE	27.99	
07/16	07/16	2449398664YQ3V855	EINSTEIN NOAH BGL 1 GREENVILLE DE	20.19	

A160

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 5767**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/16	07/16	24692166500GPV6VP	AMAZON.COM *SUPERSTOR AMAZON.COM WA	17.96	
07/16	07/16	2475542653SX927R2	TOP NAILS 2 BEAR DE	106.00	
07/17	07/17	2445501665RP5F1FP	ADAMS FOUR GREAT VA WILMINTON DE	63.33	
07/17	07/17	24692166600K9JV7Z	AMAZON.COM *SUPERSTOR AMAZON.COM WA	46.93	
07/17	07/17	247554167HGLNRS AZ	ASPEN BENEFITS TRIENELLE/ COEURD ALENE ID	159.95	
07/18	07/18	24692166700L0W7W6	AMAZON.COM *SUPERSTOR AMAZON.COM WA	54.06	
07/18	07/18	24692166700L5Y3KZ	NEXTEL *WIRELESS SVCS 800-639-6111 CO	154.64	
07/19	07/19	241382969F0J04NGB	ELECTS BOUTIQUE #653 WILMINGTON DE	49.99	
07/19	07/19	247170568M9PDQQLF	IHOP 560 NEW CASTLE DE	21.92	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS**100 YEARS OF EXCELLENCE**

ON JULY 8, 2003, WILMINGTON TRUST COMPANY CELEBRATES A VERY SPECIAL ANNIVERSARY. 100 YEARS AGO, WE FIRST OPENED OUR DOORS FOR BUSINESS. THROUGH A CENTURY OF GROWTH AND EXCEPTIONAL SERVICE, THE WILMINGTON TRUST NAME CONTINUES TO REPRESENT THE SAME FOCUS AND THE SAME COMMITMENT TO THE PRINCIPLES ON WHICH WE WERE FOUNDED.

INTEGRITY. STABILITY. CONTINUITY. INDEPENDENCE. EXCELLENCE.

WHAT CAN WE DO FOR YOU TODAY?

NEW @CCESS CHECKING ACCOUNTS

WITH OUR @CCESS CHECKING ACCOUNTS, YOU CAN ACCESS A WIDE RANGE OF FINANCIAL SERVICES, INCUR NO MONTHLY SERVICE FEES, AND VIEW YOUR STATEMENTS ONLINE.

FOR MORE INFORMATION, VISIT US AT WILMINGTONTRUST.COM, CALL US AT 800-814-8386, OR STOP BY ANY CONVENIENT WILMINGTON TRUST OFFICE. OUR PERSONAL FINANCIAL ADVISORS CAN SET UP YOUR @CCESS ACCOUNT, OR EASILY CONVERT YOUR EXISTING CHECKING ACCOUNT TO AN @CCESS ACCOUNT TODAY.

A161

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$2,122.91
Minimum Payment Due \$0.00
Payment Due Date 09/15/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

2177

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037127854

Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$0.00
Payments	\$245.15
Credits	\$1.95
Purchases & other charges	\$2,370.01
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$2,122.91

CREDIT AND OTHER INFORMATION

Statement Date	08/21/03
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 08/21/03	\$4,577
Minimum Payment Due	\$0.00
Payment due date	09/15/03

Send inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT 8/2003	DEBIT AMOUNT	CREDIT AMOUNT
07/20	07/22	24209876ADRKTEQLZ	BUCKLEY'S TAVERN CENTERVILLE DE	58.40	
07/21	07/22	24164076AKW90NWMF	AMOCO 08128993 GREENVILLE DE	2.70	
07/21	07/22	24388946BKGA32MW4	NCO UTILITY BILL PMT 800-794-1630 MI	129.09	
07/21	07/22	24388946BKGA33672	NCO UTILITY BILL PMT 000-0000000 MI	213.50	
07/21	07/22	24445006BJGN5ZXER	HAPPY HARRY'S INC #25 GREENVILLE DE	9.95	
07/21	07/22	24445006BJGN5ZXQ5	HAPPY HARRY'S INC #25 GREENVILLE DE	43.73	
07/21	07/22	24492806A3DWM8NP	WAGNER'S HARDWARE GREENVILLE DE	13.74	
07/21	07/22	24610446A0189Z6GA	USPS 3379300507 WILMINGTON DE	27.30	
07/21	07/22	24692166A00TXSHGL	MW*PREFERRED MBR S&H 800-750-4364 CT	1.95	
07/21	07/22	24761976B7ZAQN3EQ	JOE'S CRAB- WILMINGTON WILMINGTON DE	60.03	
07/22	07/22	74692166B00VQLSSF	MW*CONNECTIONS 800-750- CREDIT		1.95-
07/23	07/23	24138296D9H0FV724	LOWE'S #622 WILMINGTON DE	143.72	
07/25	07/25	24692166E003G6QLQ	AMAZON.COM *SUPERSTOR AMAZON.COM WA	18.46	
07/25	07/25	24717056FHGP2PKLV	FASTSIGNS WILMINGTON DE	41.36	
07/26	07/26	24164076GP8A78S0Y	AMOCO 08128993 GREENVILLE DE	25.00	
07/26	07/26	24692166F003PTYP5	AOL*PREMIUM SERVICE 0703 888-265-9269 VA	3.95	
07/26	07/26	24692166F003PXH37	AOL* for Broadband 0703 888-849-3200 VA	9.95	
07/27	07/27	24158386HJG43SAA	PAT'S PIZZERIA HOCKESSIN DE	20.63	
07/27	07/27	24435656H8B6JWL1Z	LAZZAT WILMINGTON DE	17.90	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
07/27	07/27	24445006HJKQDM36Z	BJ WHOLESALE #0015 WOX WILMINGTON DE		43.97	
07/28	07/28	24153386JNV3N8D8A	FACTORY BRND SHS #141574 PERRYVILLE MD		57.72	
07/28	07/28	24445006JJKZSB14S	CLAIRE'S BOUTIQUES 6363 PERRYVILLE MD		52.46	
07/28	07/28	24610436J03SSBAME	WALMART.COM *INTERNET O 800-966-6546 AR		128.17	
07/28	07/28	24717056JL4J8FVYZ	PERRYVILLE FACTORY STORE PERRYVILLE MD		188.92	
07/29	07/29	24692166J008MNG9K	QUESTSAVERS 800-527-1656 TX		8.95	
07/30	07/30	24164076LP8AB8BY7	AMOCO 07722440 WILMINGTON DE		5.00	
07/30	07/30	24246516LVVG7QY3Y	SCOTT TRUE VALUE HOCKESSIN DE		32.97	
07/30	07/30	24323016L3Q6PDRXH	GROTTO PIZZA13 WILMINGTON DE		19.45	
07/30	07/30	24435656L03Q1LH3Y	SHOPPERS GUIDE 302-324-2526 DE		225.00	
07/30	07/30	24445006LJM045WPF	AUTOZONE #1161 WILMINGTON DE		5.99	
07/30	07/30	24455016K64VZ673W	SUNOCO HOCKESSIN DE		25.04	
07/30	07/30	24455016K65T7AJWG	WAWA INC # 842 HOCHESSIN DE		10.20	
07/30	07/30	24692166K00AB4ZM8	AMAZON.COM *SUPERSTOR AMAZON.COM WA		32.85	
07/31	07/31	24403696MBLH2EL61	CAFE VERDI WILMINGTON DE		7.47	
07/31	07/31	24455016L66P14XHG	WAWA INC # 842 HOCHESSIN DE		10.11	
08/01	08/01	24164076NFBADH02V	AMOCO 08128993 GREENVILLE DE		24.64	
08/01	08/01	24224436N7YL6Q3F8	ANGERSTEIN'S WILMINGTON DE		179.45	
08/01	08/01	24610436P03S5XFRR	7-ELEVEN 11304 WILMINGTON DE		13.15	
08/03	08/03	24164056RRBGHD606	EXXONMOBIL83 04730354 WILMINGT DE		18.60	
08/03	08/03	24323016R3EJ55NBA	DOMINOS PIZZA #4421 WILMINGTON DE		19.23	
08/04	08/04	24717056THGS23WLG	FASTSIGNS WILMINGTON DE		41.36	
08/05	08/05	24455016T6ADVFYAE	PAT'S PIZZERIA WILMINGTON DE		43.00	
08/05	08/05	24692166T00MKD0BD	QCI*HOMETRENDS CATALOG 716-254-6520 NY		39.95	
08/05	08/05	24692166T00MKD0B5	QCI*HOMETRENDS CATALOG 716-254-6520 NY		49.85	
08/08	08/08	74098006Y00XTMJN0	PAYMENT - THANK YOU			245.15-
08/12	08/12	0000000000ATNEWA	BALANCE TRANSFER 4098 0000 3712 5767		245.15	

*****IMPORTANT DISCLOSURE NOTICE*****

YOUR NEXT STATEMENT WILL CONTAIN AN ANNUAL \$18.00 FEE.

THE ENCLOSED DISCLOSURE NOTICE DETAILS YOUR RIGHTS.

SUMMER IS A TIME FOR RELAXATION, FUN, AND MOST OF ALL VACATIONS--NOT FOR WORRYING ABOUT THE EXPENSES THAT GO WITH THEM! TO HELP YOU GET STARTED ON THOSE VACATION PLANS, WE'RE GIVING YOU THE OPTION OF SKIPPING YOUR CREDIT CARD PAYMENT THIS MONTH. FINANCE CHARGES WILL CONTINUE TO ACCRUE ON YOUR UNPAID ACCOUNT BALANCE.

A163

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

Credit balance \$95.06-
Minimum Payment Due \$0.00
Payment Due Date 11/15/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1117

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$18.00
Payments	\$18.00
Credits	\$95.06
Purchases & other charges	\$0.00
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$95.06-

CREDIT AND OTHER INFORMATION

Statement Date	10/21/03
Days In Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 10/21/03	\$6,795
Minimum Payment Due	\$0.00
Payment due date	11/15/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
09/20	09/22	F39960089000IXFRL	AOL*ONLINE SERVICE CREDIT866-215- CREDIT		95.06-
10/06	10/06	74098008R00XTMK14	PAYMENT - THANK YOU		18.00-

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

MORE VALUE. MORE FEATURES. MORE FLEXIBILITY.
OUR VALUE BANKING PREMIUM CHECKING PLAN GIVES YOU MORE OF
EVERYTHING -- EXCEPT THE FEES. SAVE UP TO \$300 ANNUALLY.
GET MORE VALUE FOR YOUR BANKING DOLLARS WITH THE VALUE BANKING
PREMIUM CHECKING PLAN. CALL 800-814-8386 TODAY!

A164

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$45.70
Minimum Payment Due \$10.00
Payment Due Date 12/16/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

942

999954982 4098000037127854

1. Detach this top portion and return payment using enclosed envelope...

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$95.06
Payments	\$0.00
Credits	\$95.06
Purchases & other charges	\$235.82
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$45.70

CREDIT AND OTHER INFORMATION

Statement Date	11/21/03
Days In Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 11/21/03	\$6,654
Minimum Payment Due	\$10.00
Payment due date	12/16/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
08/28	10/22	F39960097000SQ295	QUESTSAVERS	00-527-1656 T	8.95	
09/07	10/22	F39960097000SQ295	AOL*PREMIUM SERVICE	0803 88-265-9269 V	3.95	
09/07	10/22	F39960097000SQ295	AOL* FOR BROADBAND	0803 88-849-3200 V	9.95	
09/07	10/22	F39960097000SQ295	AOL*DIAL-UP	0803 66-789-0387 V	95.06	
09/20	10/22	F39960097000SQ295	AOL*ONLINE SERVICE CREDIT	66-215- CREDIT		95.06-
09/27	10/22	F3996009C000SQ300	QUESTSAVERS	00-527-1656 T	8.95	
10/08	10/22	F3996009C000SQ300	AOL*PREMIUM SERVICE	0903 88-265-9269 V	3.95	
10/08	10/22	F3996009C000SQ300	AOL* FOR BROADBAND	0903 88-849-3200 V	9.95	
10/27	10/27	F3996009C000LS300	WILM TRUST CO P/F SEC WILMINGTON DE		95.06	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call.

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$2,998.44
Minimum Payment Due \$60.00
Payment Due Date 01/15/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1228

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037127854

Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$45.70
Payments	\$45.70
Credits	\$0.00
Purchases & other charges	\$2,998.44
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$2,998.44

CREDIT AND OTHER INFORMATION

Statement Date	12/21/03
Days In Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 12/21/03	\$2,680
Minimum Payment Due	\$60.00
Payment due date	01/15/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
11/22	11/22	2443565A6608MMD1M	HARVEST MARKET HOCKESSIN DE		124.98	
12/03	12/03	7409800AJ01RRR9B8	PAYMENT - THANK YOU			45.70-
12/08	12/08	2439900AP449QRBS8	WALGREEN 00016816 L.B.T.S. FL		29.81	
12/08	12/08	2461614APSVM2SYNF	ALTITUNES 14 PHILADELPHIA PA		21.39	
12/08	12/08	2491811AR0ZY945JR	PELICAN BAR & GRILL POMPAÑO BEACH FL		27.30	
12/09	12/09	2473309AR6LEHWVQH	BERKLEY VACATION RESORTS WESTON FL		1,437.65	
12/10	12/10	2491811AS1047YX9R	BEAU ALEXANDER FT LAUDERDALE FL		39.99	
12/13	12/13	2432301AW40H62T66	REGAL EMPRESS FT LAUDERDALE FL		130.95	
12/14	12/14	2427530AXGNK55P91	REEBOK/ROCKPORT OUTLT ST ORLANDO FL		107.74	
12/14	12/14	2432301AX3E14L7BZ	TOMMY HILFIGER #76 ORLANDO FL		112.85	
12/15	12/15	2416405AYB018Z0E2	EXXONMOBIL83 04730354 WILMINGT DE		16.92	
12/15	12/15	2416405AYRBGHDFAV	EXXONMOBIL75 04200697 GEORGETO DE		7.16	
12/15	12/15	2471705AY3WAMP2M2N	FASHIONS TOO ORLANDO FL		53.25	
12/15	12/15	2491811AZ10K4YGML	PRC ORLANDO RAMADA ORLANDO FL		92.13	
12/16	12/16	2445501AZA77LHZER	WAWA #837 MILLSBORO DE		10.82	
12/17	12/17	2416405B0B018XRWW	EXXONMOBIL83 04729679 HOCKESSI DE		6.75	
12/18	12/18	2443565B1037Q0AEK	CHINA INN WILMINGTON DE		16.75	
12/19	12/19	2413829B29GKNW01P	LOWE'S #622 WILMINGTON DE		282.00	
12/19	12/19	2441800B2A9WXX0P2	BRADLEYS AUTO CENTER WILMINGTON DE		480.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$18.00
Minimum Payment Due \$10.00
Payment Due Date 10/16/03

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

802

999954982 4098000037127854

Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$2,122.91
Payments	\$2,122.91
Credits	\$0.00
Purchases & other charges	\$18.00
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$18.00

CREDIT AND OTHER INFORMATION

Statement Date	09/21/03
Days In Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 09/21/03	\$6,682
Minimum Payment Due	\$10.00
Payment due date	10/16/03

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
09/03	09/03	74098007P00XTMJTQ	PAYMENT - THANK YOU			2,122.91-
09/04	09/04	F1033007P000N7000	ANNUAL CHARGE FOR 09/03 THROUGH 08/04		18.00	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

MORE VALUE. MORE FEATURES. MORE FLEXIBILITY.
OUR VALUE BANKING PREMIUM CHECKING PLAN GIVES YOU MORE OF
EVERYTHING -- EXCEPT THE FEES. SAVE UP TO \$300 ANNUALLY.
GET MORE VALUE FOR YOUR BANKING DOLLARS WITH THE VALUE BANKING
PREMIUM CHECKING PLAN. CALL 800-814-8386 TODAY!

A167

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 37 12 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

FALL LOAN SALE

DURING OUR FALL LOAN SALE, YOU'LL FIND GREAT LOW RATES FOR FINANCING HOME RENOVATIONS OR BUYING A NEW CAR. WE OFFER HOME EQUITY LOANS, LINES OF CREDIT, AUTOMOBILE AND PERSONAL LOANS TO FINANCE YOUR DREAMS.

SIMPLY CALL 800-814-8386, OR YOU CAN APPLY ONLINE AT WILMINGTONTRUST.COM AND BE ELIGIBLE FOR ADDITIONAL SAVINGS!

WILMINGTON TRUST IS A MEMBER FDIC AND MAKES LOANS, INCLUDING HOME EQUITY LOANS AND LINES OF CREDIT, WITHOUT REGARD TO RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, HANDICAP, OR FAMILIAL STATUS.

A168

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**QUICK TIPS****IDENTITY THEFT CAN HAPPEN TO ANYONE**

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @CCESS CHECKING

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

A169

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

ALL THE STAFF AT WILMINGTON TRUST WISH YOU AND YOUR LOVED
ONES, PEACE, HEALTH, AND HAPPINESS NOW AND THROUGHOUT THE
COMING YEAR.

IDENTITY THEFT CAN HAPPEN TO ANYONE

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @CCESS CHECKING

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

A170

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

A171

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.**Customer Service Inquiries, call**
302-652-2378 800-523-2378**To report a lost/stolen Credit Card or Quick Check Card**
302-636-6621

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 37 12 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @CCESS CHECKING

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS
CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR
NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS
STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY
ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT
US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

A172

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

QUICK TIPS

TIRED OF TRADITIONAL CHECKING ACCOUNTS? WITH OUR @CCESS CHECKING ACCOUNTS, YOU GET MANY FREE FINANCIAL SERVICES, INCUR NO MONTHLY SERVICE FEES, AND VIEW YOUR PERSONAL OR BUSINESS STATEMENTS ONLINE. FOR MORE INFORMATION, PLEASE STOP BY ANY WILMINGTON TRUST SALES OFFICE, CALL 800.814.8386 OR VISIT US ONLINE AT WILMINGTONTRUST.COM TO @CCESS YOUR ACCOUNT TODAY!

A173

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

62-9/311 0005

Date

Pay to the
order of

\$

Dollars



Wilmington Trust Company

For

Signature

000005 031100092 39127854 8837

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

62-9/311 0006

Date

Pay to the
order of

\$

Dollars



Wilmington Trust Company

For

Signature

000006 031100092 39127854 8837

SPECIAL PROMOTION !!!!!!!

3.99% APR* UNTIL August 31, 2004

Take advantage of this special offer today! When you use the attached Checks between now and May 31, 2004, the amount of the Checks will carry an Annual Percentage Rate (APR) of just 3.99% through August 31, 2004. Use these Checks to start your holiday shopping early, to transfer a balance from a high interest rate credit card or make plans for a weekend trip. Finance it at just 3.99% APR through August 31, 2004! This is a limited time special offer, so act now to receive this low rate. Checks are not valid after May 31, 2004.

*Checks used on or before May 31, 2004, receive the promotional APR through August 31, 2004. Checks used after May 31, 2004, will receive the standard APR for cash advances as previously disclosed to you. The terms of your existing credit line account with us will apply to any cash advance you obtain with the enclosed Checks, except that, by using a Check, you acknowledge and agree that: (1) for each Check advance, the APR will equal 3.99% (daily rate of .0109%) through August 31, 2004, commencing with the billing cycle in which such Check advance is posted to your account (the promotional period), after which time the interest rate on such advance will increase to the standard variable APR, currently 10.50% for Mastercard in Gold (daily rate of .0288%) or 12.50% for Visa Classic and Mastercard Standard (daily rate of .0342%) and (2) during the promotional period, we will apply payments to the outstanding balance on your Check(s) before we apply payments to any higher-rate balances you have outstanding.

WILMINGTON TRUST VISA SERVICES
Account Number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

WILMINGTON TRUST VISA SERVICES

New balance	\$3,611.30
Minimum Payment Due	\$0.00
Payment Due Date	02/15/04

AMOUNT ENCLOSED \$

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

2496

1. Detach this top portion and return payment using enclosed envelope.



CREDIT AND OTHER INFORMATION

Statement Date	01/21/04
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 01/21/04	\$3,016
Minimum Payment Due	\$0.00
Payment due date	02/15/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
10/28	12/22	F399600BD000SQ365	QUESTSAVERS	00-527-1656 T	8.95	
11/07	12/22	F399600BD000SQ365	AOL* FOR BROADBAND 1003	88-849-3200 V	9.95	
11/07	12/22	F399600BD000SQ365	AOL*PREMIUM SERVICE 1003	88-265-9269 V	18.27	
11/27	12/22	F399600BD000SQ365	QUESTSAVERS	00-527-1656 T	8.95	
12/19	12/22	2469216B2001JF7JB	SHELL OIL 91002614193	NEW CASTLE DE	7.93	
12/20	12/22	2413829B3N4PK5D7E	DICK'S SPORTING GOODS	NEWARK DE	150.00	
12/20	12/22	2416407B48QQ6DYX8	WALDENBOOKS 01017227	NEWARK DE	29.95	
12/20	12/22	2429916B434PF7YEN	JCPENNEY CQ 0816	NEWARK DE	49.97	
12/20	12/22	2443565B4HW2HT7Q3	GODIVA CHOCOLATES #266	NEWARK DE	77.41	
12/20	12/22	2461043B32329APNV	CACHE #184	NEWARK DE	190.30	
12/23	12/23	2461043B603WJNEMS	WALMART.COM *INTERNET O	800-966-6546 AR	382.95	
12/24	12/24	2443565B6608MMD9N	HARVEST MARKET HOCKESSIN	DE	207.00	
12/24	12/24	2443565B6608MMFX7	HARVEST MARKET HOCKESSIN	DE	98.90	
12/27	12/27	2443565BA5S8EVL0H	GOLDEN DOVE NEW CASTLE	DE	70.88	
12/28	12/28	2413829BBF0J05HW8	ELECTS BOUTIQUE #653	WILMINGTON DE	50.49	
12/28	12/28	2416405BBB018Y85B	EXXONMOBIL83 04696589	WILMINGT DE	8.13	
12/28	12/28	2441800BBAJ81ZDL2	FYE CONCORD 1583	WILMINGTON DE	62.96	
12/28	12/28	2469216BA00E198DE	DR *Solitaire Plus fo	www.regnow.co WA	19.95	
12/29	12/29	2443565BQ037Q0AE0	CHINA INN WILMINGTON	DE	18.80	

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

2496

A175

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
12/29	12/29	2444500BQM6V9NPWX	HAPPY HARRY'S INC #25 GREENVILLE DE		32.92	
12/30	12/30	2410838BD60J2PRXE	BRANDYWINE BREWING CO GREENVILLE DE		47.15	
12/30	12/30	2427530BQH3TJB49Z	AVON 888-433-2153 FL		41.98	
12/30	12/30	2444500BDM7FJDY5R	BJ WHOLESALE #0015 WOX WILMINGTON DE		510.32	
12/30	12/30	2445501BQAK9A1AHP	TOBACCO EXPRESS CLAYMONT DE		99.99	
12/30	12/30	2469216BQ00HANYWP	TM *WHY DID I GET MARRI 215-336-2000 NY		75.80	
12/30	12/30	2469216BQ00HANYW5	TM *TICKETMASTER TICKT 215-336-2000 NY		18.50	
12/31	12/31	2416407QHP8EYK11B	AMOCO 04801650 WILMINGTON DE		14.05	
12/31	12/31	2443565QH8ALJKGFQ	THE WINE AND SPIRIT COMP GREENVILLE DE		54.90	
12/31	12/31	2419404QHFFZXGYWR	INFO.KAGI.COM 510-420-5858 CA		25.00	
01/04	01/04	2422443QM2GFJL7T4	COUNTRY HEALTH STO WILMINGTON DE		31.09	
01/04	01/04	2439900QM9XKT4VSB	THE PEPBOYS 00000661 WILMINGTON DE		23.98	
01/05	01/05	2416407QMP846T4MX	AMOCO 08128993 GREENVILLE DE		11.73	
01/07	01/07	2416405QRB018XJN9	EXXONMOBIL83 04730354 WILMINGT DE		19.88	
01/07	01/07	2432684QRAQKTXTDE	VIAVIENTE, LTD 972-239-6864 TX		124.00	
01/07	01/07	2461043QR03TP0GZZ	BOB EVANS REST #310 Q74 NEWARK DE		40.86	
01/07	01/07	7409800QR01RNV3K8	PAYMENT - THANK YOU			3,046.38-
01/09	01/09	2423337QT03SA0HRZ	HPSHOPPING.COM 888-999-4747 CA		558.00	
01/09	01/09	2469216QS008A1EXZ	SHELL OIL 91002614193 NEW CASTLE DE		9.36	
01/11	01/11	2416407QWML9VETL7	RADIO SHACK 00120857 WILMINGTON DE		21.99	
01/13	01/13	2413829QY9GN7LY6N	LOWE'S #622 WILMINGTON DE		45.00	
01/13	01/13	2444500QYMF7DR95	HAPPY HARRY'S INC #25 GREENVILLE DE		15.55	
01/14	01/14	7413829QZ9GNA93G8	LOWE'S #622 WILMINGTON DE CREDIT			237.00-
01/14	01/14	2439900QZ6HF4NHD3	CUMBERLAND 92029073 NEW CASTLE DE		13.92	
01/16	01/16	2441800D10FYZ3KV9	BOSE CORPORATION 800-9992673 MA		299.00	
01/16	01/16	2444500D2MH7J1R4N	HAPPY HARRY'S INC #25 GREENVILLE DE		21.26	
01/16	01/16	2445501D00FAJA4G4	PAT'S PIZZERIA 302-999-7717 DE		29.30	
01/16	01/16	2445501D00FA48JM0	JANSSEN'S MARKET IN GREENVILLE DE		9.75	
01/18	01/18	2443565D302ZKFED1	HILTON HOTELS-WDBRIDGE ISELIN NJ		199.10	
01/19	01/19	2444500D4MJZJHJSZ	HAPPY HARRY'S #70 WILMINGTON DE		18.07	
01/19	01/19	2469216D400S0NHFV	SHELL OIL 91002614193 NEW CASTLE DE		12.05	

TOTAL *FINANCE CHARGE* PAID IN 2003 \$0.00

DON'T LET POST-HOLIDAY BILLS GET YOU DOWN. TAKE ADVANTAGE OF
OUR SPECIAL OFFER TO SKIP YOUR WILMINGTON TRUST CREDIT CARD,
LINE OF CREDIT, OR HOME EQUITY ADVANCE PAYMENT THIS MONTH AND
GET YOUR FINANCES BACK ON TRACK. REMEMBER, FINANCE CHARGES

WILL ACCRUE ON YOUR UNPAID ACCOUNT BALANCE.

CALL US TODAY FOR MORE INFORMATION AT 1-800-814-8386.

A176

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**

New balance \$2,588.08
Minimum Payment Due \$52.00
Payment Due Date 03/17/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

1315

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$3,611.30
Payments	\$3,611.30
Credits	\$157.49
Purchases & other charges	\$2,745.57
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$2,588.08

CREDIT AND OTHER INFORMATION

Statement Date	02/21/04
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 02/21/04	\$2,998
Minimum Payment Due	\$52.00
Payment due date	03/17/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
01/22	01/22	2444500D7MLJRFGRP	HAPPY HARRY'S INC #25 GREENVILLE DE	4.76	
01/23	01/23	2439900D7MD0FQ8PD	PATHMARK #5 00005892 WILMINGTON DE	15.11	
01/23	01/23	2469216D80047XZW0	SHELL OIL 91002614157 WILMINGTON DE	10.75	
01/24	01/24	2461043D903RXKZ4F	ECKERD DRUG #8662 NEWARK DE	7.86	
01/25	01/25	2439900D9MD0FQ8PS	PATHMARK #5 00005892 WILMINGTON DE	408.34	
01/30	01/30	2416407DEP84YPE61	AMOCO OIL 04801650 WILMINGTON DE	27.85	
01/30	01/30	2441800DF0WZ9MZ5V	J FARMERS INC WILMINGTON DE	18.21	
01/30	01/30	2441800DF0X01059M	DIAMOND STATE DOVER DE	14.95	
01/31	01/31	2410838DG60AZW9YN	CONCORD PIKE LIQUORS WILMINGTON DE	20.98	
01/31	01/31	2416407DHPTSJ5MMD	MACARONI GR14300001438 WILMINGTON DE	48.73	
01/31	01/31	2443565DG616JMR9V	MOBILE COMMUNICATION SYS WILMINGTON DE	20.00	
01/31	01/31	2449280DG3DWMM8PV	BRIDES & GROOMS INC NEWARK DE	132.99	
01/31	01/31	2461043DG232BMZX9	GIANT FOODS #225 WILMINGTON DE	18.07	
01/31	01/31	2461044DG03PKG1FW	STRAWBRIDGE - CHRISTIANA NEWARK DE	173.47	
02/01	02/01	2416405DHB018YNQW	EXXONMOBIL83 04696589 WILMINGT DE	12.36	
02/01	02/01	2443565DH8ARYF8ES	KING GARDEN WILMINGTON DE	20.65	
02/01	02/01	7461044DH03PP2TPR	STRAWBRIDGE - CONCORD WILLMINGTON CREDIT		157.49-
02/02	02/02	2432684DJAQLFVRVH	VI AVIENTE, LTD 972-239-6864 TX	124.00	
02/02	02/02	2432684DJAQLFVV3N	VI AVIENTE, LTD 972-239-6864 TX	124.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT	2/04
02/03	02/03	2422443DK2GFJL7TG	COUNTRY HEALTH STO WILMINGTON DE		14.61		[3]
02/04	02/04	2440369DLS6J3T6NM	BRANDYWINE CIGARETTE & TO WILMINGTON DE		3.25		
02/04	02/04	2440369DLS6J3T6P5	GOLDEN CASTLE DINER RESTA WILMINGTON DE		28.85		
02/04	02/04	2445501DK111MXJ4F	SUNOCO WILMINGTON DE		27.01		
02/04	02/04	2473309DL5S8EVL0K	PANTRY ONE FOOD MART WILMINGTON DE		2.90		
02/04	02/04	7409800DL00XTMJT7	PAYMENT - THANK YOU			3,611.30-	
02/05	02/05	2445501DL11Y5ZLYM	JANSSEN'S MARKET IN GREENVILLE DE		24.01		
02/07	02/07	2445501DP14RW874H	SUNOCO NEW CASTLE DE		14.09		
02/07	02/07	2469216DP002XSN2S	SHELL OIL 91002614193 NEW CASTLE DE		8.40		
02/08	02/08	2441800DT167KTDWJ	COCONUTS PRCS CRN 1584 WILMINGTON DE		36.98		
02/08	02/08	2461043DR03R74X27	SEARS AUTO CNTR 6194 WILMINGTON DE		58.69		
02/08	02/08	2475542DR3G4DP7L4	DUFFERS PUB CONCORDVILLE PA		61.35		
02/09	02/09	2441800DT169TTMMZ	SPECIALTYBOOKS.COM #682 800-4661365 OH		115.75		
02/09	02/09	2443565DT602T4TYA	EDUCATION DIRECT 888-427-1000 PA		39.00		
02/09	02/09	2444500DTMYVBL2F	HAPPY HARRY'S INC #25 GREENVILLE DE		30.75		
02/10	02/10	2441789DS00V6J8XG	EATON'S WINES & SPIR MILLSBORO DE		36.95		
02/10	02/10	2469216DS008MDN1L	SHELL OIL 91002614193 NEW CASTLE DE		19.23		
02/10	02/10	7491779E200HDQE82	LOGAN.DISTRIBUTION.S.R.O. OSTRAVA.10... CZ		123.28		
			4051 3148.00 203 0.039161372				
02/14	02/14	2449215DXPWKA9KMA	PAYPAL *GOTHIC 402-935-7733 CA		22.14		
02/15	02/15	2439900DYSNOV5S9N	KAY-BEE TOYS 00019059 WILMINGTON DE		187.22		
02/15	02/15	2445501DZ1Q79N4S1	SUNOCO NEW CASTLE DE		18.40		
02/16	02/16	2439900DZMD0FDG0R	PATHMARK #5 00005934 NEW CASTLE DE		23.19		
02/16	02/16	2444500E0N3ARHSMX	BJ WHOLESALE #0015 WOX WILMINGTON DE		364.56		
02/16	02/16	2471705DZ3TGHMHKA	IHOP 560 NEW CASTLE DE		23.43		
02/17	02/17	2444500E1N3ZTWNE7	HAPPY HARRY'S INC #25 GREENVILLE DE		32.37		
02/17	02/17	2445501E01D3TNMAV	JANSSEN'S MARKET IN GREENVILLE DE		26.05		
02/17	02/17	2449280E03DWMW8SR	WAGNER'S HARDWARE GREENVILLE DE		5.04		
02/17	02/17	2469216E100N32SRE	SHELL OIL 91002614193 NEW CASTLE DE		8.83		
02/18	02/18	2466100E23GADP4VB	TOWN OF NEWPORT NEWPORT DE		149.00	?	
02/19	02/19	2445501E21F0NTYNS	SUNOCO AVONDALE PA		18.17		
02/19	02/19	2475542E33G7JR7B7	HOCKESSIN WINE AND SPIRIT HOCKESSIN DE		18.99		

TOTAL *FINANCE CHARGE* PAID IN 2003 \$0.00

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

IDENTITY THEFT CAN HAPPEN TO ANYONE

A178

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$6,652.70
Minimum Payment Due \$134.00
Payment Due Date 04/15/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

6599

999954982 4098000037127854

1. Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098.0000 3712 7854
Previous balance	\$2,588.08
Payments	\$2,607.58
Credits	\$7.11
Purchases & other charges	\$6,679.31
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$6,652.70

CREDIT AND OTHER INFORMATION

Statement Date	03/21/04
Days In Billing Cycle	29
Credit Line	\$6,700
Available Credit as of 03/21/04	NONE
Minimum Payment Due	\$134.00
Payment due date	04/15/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT	1/3
01/28	02/22	F399600EE000SQ082	QUESTSAVERS 00-527-1856 T		8.95		
02/19	02/22	2438894E3KGBE9JWH	PYLES HOME & SUPPLY AVONDALE PA		45.02		
02/19	02/22	2445501E31FXWXJYR	WAWA, INC. #227 AVONDALE PA		6.95		
02/19	02/22	2445501E31FXXD2Q5	WAWA INC # 842 HOCKESSIN DE		5.26		
02/19	02/22	2461043E303PVP1Q7	NETWORK SOLUTIONS 888-642-9675 VA		129.99		
02/20	02/22	2443565E4037BAYWJ	CHINA INN WILMINGTON DE		28.90		
02/20	02/22	2445501E31FX6ZT1W	JANSSEN'S MARKET IN GREENVILLE DE		51.40		
02/20	02/22	2461043E403TL2GG6	STAPLES #932 WILMINGTON DE		980.11		
02/21	02/22	2443565E703H7MLJR	CAVAZZINIS SUB SHOP WILMINGTON DE		20.18		
02/22	02/22	2420987E6DRKYKNAT	BUCKLEY'S TAVERN CENTERVILLE DE		22.65		
02/23	02/23	2445501E61JP1WE7K	PAT'S PIZZERIA 302-999-7717 DE		24.30		
02/23	02/23	2445501E71KMTLJTQ	SUNOCO WILMINGTON DE		21.52		
02/24	02/24	2469216E8005GNS8M	SHELL OIL 57526139704 WILMINGTON DE		13.53		
02/25	02/25	2439900E9AXD912RP	LONE STAR 00152017 NEW CASTLE DE		80.80		
02/25	02/25	2461043E82323PRWT	GIANT FOODS #225 WILMINGTON DE		83.04		
02/25	02/25	F399600E8000LS056	WILM TRUST TRANSFER WILMINGTON DE		19.50		
02/26	02/26	2438894E9KG9TMAH8	WINNERS CHOICE READING 888-621-9695 GA		164.22		
02/27	02/27	2444500EDNBBNYYGZ	HAPPY HARRY'S #71 AVONDALE PA		18.53		
02/28	02/28	2407105EQWPBR1YQL	JO-JOES ARMY NAVY NEW CASTLE DE		11.99		

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2003	DEBIT AMOUNT	CREDIT AMOUNT
02/28	02/28	2415813ED2XZDF00K	DADDY'S TOOL STORE NEW CASTLE DE		7.50	
02/28	02/28	2425477EQDGG9VWJJ	THE NEW YORK FOOD BAR NEW CASTLE DE		17.44	
02/28	02/28	2425477EQDGG9VWJS	THE NEW YORK FOOD BAR NEW CASTLE DE		3.39	
02/28	02/28	2432300ED7QMXV5EJ	MI MI TOY STORE NEW CASTLE DE		49.99	
02/28	02/28	2439900EB8K8S9J2W	BEST BUY 00005751 WILMINGTON DE		90.96	
02/28	02/28	2441789EQ008BJXNB	THREE SONS SMOKE SHOP NEW CASTLE DE		4.74	
02/28	02/28	2441789EQ008BJXNK	THREE SONS SMOKE SHOP NEW CASTLE DE		3.98	
02/28	02/28	2443565EQ8B1QVBPB	FIRST STATE PAGING/AUDIO NEW CASTLE DE		14.99	
02/28	02/28	2444500EQNARJ4Y9Y	BJS FUEL #9015 WOX WILMINGTON DE		21.32	
03/01	03/01	2432684EEAQM3WMG4	VIAMENTE, LTD 214-291-1624 TX		124.00	
03/01	03/01	2432684EEAQM3WP7H	VIAMENTE, LTD 214-291-1624 TX		124.00	
03/01	03/01	2443565EE03H4DWHX	DTCC TERRY BUSINESS 302-739-2892 DE		69.00	
03/01	03/01	2443565EE03H4DWJ4	DTCC TERRY BUSINESS 302-739-2892 DE		69.00	
03/01	03/01	2443565EE61L6KYKG	LAZZAT WILMINGTON DE		45.10	
03/02	03/02	2416407EEKW4VL59Z	AMOCO OIL 07722333 NEW CASTLE DE		10.43	
03/03	03/03	2413829EG9GV0Y9AX	LOWE'S #622 WILMINGTON DE		39.93	
03/03	03/03	2422443EG7150FTFN	ANGERSTEIN'S WILMINGTON DE		56.28	
03/03	03/03	2432301EG3Q56TFPF	GROTTO PIZZA13 WILMINGTON DE		51.80	
03/03	03/03	2443565EG5SLWR7HK	THE WINE AND SPIRIT COMP GREENVILLE DE		14.95	
03/04	03/04	2469216EH00R0HGGQ	SHELL OIL 91002614157 WILMINGTON DE		20.22	
03/04	03/04	2469216EH00R0HGG4	SHELL OIL 91002614157 WILMINGTON DE		4.28	
03/05	03/05	2432684EJAQM7NL0R	VIAMENTE, LTD 214-291-1624 TX		124.00	
03/06	03/06	2413829EK9GVB9H0S	LOWE'S #622 WILMINGTON DE		121.62	
03/06	03/06	2416405EKB018VYXH	EXXONMOBIL83 04696589 WILMINGT DE		25.79	
03/06	03/06	2422443EK897MMSSM	FROLIC ON MAIN STR NEWARK DE		80.00	
03/06	03/06	2441800EK1ZAXAV1Q	FYE CHRISTIANA 1582 NEWARK DE		17.99	
03/06	03/06	2469216EK00VA2HVV	SHELL OIL 91002614193 NEW CASTLE DE		5.88	
03/06	03/06	2475542EK3TNBAXLV	TOTAL WINE AND MORE WILMI WILMINGTON DE		7.29	
03/07	03/07	2407105EKWPAG1ALY	JO-JOES ARMY NAVY NEW CASTLE DE		58.97	
03/07	03/07	2425477ELDGG9VWHK	THE NEW YORK FOOD BAR NEW CASTLE DE		16.66	
03/07	03/07	2439900ELMD0FQ95G	PATHMARK #5 00005892 WILMINGTON DE		11.98	
03/07	03/07	2444500ELNFX1FP2	BJS FUEL #9015 WOX WILMINGTON DE		18.59	
03/07	03/07	2461043EK03R3G66N	RCI RENEWAL 800-338-7777 800-338-7777 IN		199.00	
03/08	03/08	2413829EM9GLBQNV	LOWE'S #622 WILMINGTON DE		107.28	
03/08	03/08	2443565EM5SLWR7DV	THE WINE AND SPIRIT COMP GREENVILLE DE		5.50	
03/08	03/08	7409800EM00XTMK0Z	PAYMENT - THANK YOU			2,607.58-
03/09	03/09	2414202ENS66QGH9V	ARRAY OF MONOGRAMS 302-9982381 DE		532.00	
03/09	03/09	2416405ENB018YJ87	EXXONMOBIL75 04568903 DOVER DE		11.23	
03/09	03/09	2444500ENNGSZ1MT6	HAPPY HARRY'S INC #25 GREENVILLE DE		8.29	
03/10	03/10	2444500EPNHERRHXB	HAPPY HARRY'S INC #25 GREENVILLE DE		36.47	
03/10	03/10	2444500EPNHKV33PH	BARNES & NOBLE #2949 WILMINGTON DE		81.83	
03/10	03/10	2445501EN21KWMLM5	PAT'S PIZZERIA 302-999-7717 DE		32.20	
03/11	03/11	2469216ER00771ERP	SHELL OIL 91002614193 NEW CASTLE DE		3.10	
03/11	03/11	2469216ER00771ET9	SHELL OIL 91002614193 NEW CASTLE DE		29.81	
03/11	03/11	2475542EP3TPLGR9P	NAWBO 703-5063268 VA		120.00	
03/12	03/12	2416407ERP8670TTT	AMOCO OIL 04814323 WILMINGTON DE		10.01	

A180

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
03/12	03/12	2445501ER23GDJXAT	SUNOCO CHADDS FORD PA		18.76	
03/12	03/12	2445501ER23GDJXB1	SUNOCO CHADDS FORD PA		18.00	
03/13	03/13	2416407EVPTVPBT0N	MACARONI GR14300901438 WILMINGTON DE		78.00	
03/13	03/13	2445501ER23FG4J1T	PAT'S PIZZERIA 302-999-7717 DE		26.90	
03/13	03/13	2469216ES00AJ4NFR	SHELL OIL 57526139803 WILMINGTON DE		20.75	
03/14	03/14	2439900ESSN0S7B9L	KAY-BEE TOYS 00001156 NEWARK DE		5.58	
03/14	03/14	2461043EV03P6RK0S	THE WALKING CO #149 NEWARK DE		179.85	
03/14	03/14	2461044ES03PBJ4E0	LORD & TAYLOR #37 NEWARK DE		18.00	
03/15	03/15	2416407EVP86A3ZME	AMOCO OIL 08128993 GREENVILLE DE		26.49	
03/15	03/15	2439900EW6HEX0WHH	CUMBERLAND 91224121 WILMINGTON DE		50.00	
03/15	03/15	2443565EVTT4VEZ5T	EDUCATION DIRECT 888-427-1000 PA		34.00	
03/15	03/15	2445501EV267QYK18	PEP UP GEORGETOWN DE		500.00	
03/15	03/15	2445501EV268X47XY	PAT'S PIZZERIA 302-999-7717 DE		45.45	
03/15	03/15	2449280EV3DWMM8MR	WAGNER'S HARDWARE GREENVILLE DE		25.32	
03/15	03/15	2449280EV3DWMM8P1	WAGNER'S HARDWARE GREENVILLE DE		7.49	
03/15	03/15	7449280EV3DWMM8PE	WAGNER'S HARDWARE GREENVILLE DE CREDIT			7.11-
03/15	03/15	2479262EV6DZ0KG2Z	RUBY TUESDAY #2955 NEWARK DE		46.52	
03/16	03/16	2469216EW00FAEPTN	UPC*VISTAPRINT.COM 781-890-8434 MA		142.83	
03/18	03/18	2424651EZ672J0NEB	BABIES R US #6376 WILMINGTON DE		448.91	
03/18	03/18	2439900EZMD0FDGAW	PATHMARK #5 00005934 NEW CASTLE DE		121.84	
03/18	03/18	2443565EZ5SSA3M46	GOLDEN DOVE NEW CASTLE DE		20.89	
03/18	03/18	2445501EY290SPSAV	SUBWAY #1385 NEW CASTLE DE		12.08	
03/18	03/18	2449280EY3DWMM8MM	BRIDES & GROOMS INC NEWARK DE		75.00	
03/19	03/19	2416407F0TD6WK7XA	TRADER JOE'S #00006361 WILMINGTON DE		20.84	
03/20	03/20	2422638F09AA54K4Q	WAL MART NEW CASTLE DE		329.22	
03/20	03/20	2443565F103BD1BF5	PALACIO MAYA HOCKESSIN DE		68.96	
03/20	03/20	2475542F0M8KL8V7E	JANVIER JEWELERS NEWARK DE		92.00	

TOTAL *FINANCE CHARGE* PAID IN 2003 \$0.00

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

IDENTITY THEFT CAN HAPPEN TO ANYONE

IDENTITY THEFT FRAUDS ARE ON THE RISE. PROTECT YOURSELF.
WILMINGTON TRUST DOES NOT SEND E-MAILS REQUESTING ACCOUNT
INFORMATION. IF YOU RECEIVE THIS TYPE OF E-MAIL, AND IT
APPEARS TO HAVE COME FROM WILMINGTON TRUST,
PLEASE CALL 800.814.8386.

FOR MORE INFORMATION ON HOW TO PROTECT YOURSELF, PLEASE
VISIT OUR WEBSITE AT WILMINGTONTRUST.COM.

ONLINE @ CCESS CHECKING

A181

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number **4098 0000 3712 7854**
New balance **\$7,410.58**
Minimum Payment Due **\$149.00**
Payment Due Date **05/16/04**

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$ _____

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

4004

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$6,652.70
Payments	\$6,652.70
Credits	\$25.00
Purchases & other charges	\$7,435.58
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$7,410.58

CREDIT AND OTHER INFORMATION

Statement Date	04/21/04
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 04/21/04	NONE
Minimum Payment Due	\$149.00
Payment due date	05/16/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
03/20	03/22	2410838F15SHQ0QGS	MIKIMOTOS JAPANESE REST WILMINGTON DE	81.25	
03/20	03/22	2413829F1K132823W	WILSONS LEATHER #2201 NEWARK DE	48.96	
03/20	03/22	2426657F1VG367AZ0	PIERCING PAGODA 48 NEWARK DE	59.98	
03/20	03/22	2442532F103T4ZSHM	SPENCER GIFTS 319 NEWARK DE	87.71	
03/20	03/22	2444500F1NRQ33Y5Z	HAPPY HARRY'S #10 WILMINGTON DE	29.46	
03/21	03/22	2445501F12BV9FMSX	JANSSEN'S MARKET IN GREENVILLE DE	75.49	
03/22	03/22	2445501F32DR8P7XP	SUNOCO WILMINGTON DE	19.85	
03/23	03/23	2416407F32LRERLZ4	TARGET 00011460 WILMINGTON DE	1.98	
03/23	03/23	2416407F32LR8HA10	TARGET 00011460 WILMINGTON DE	8.98	
03/23	03/23	2445501F32DNSN4MN	TUESDAY MORNING #0204 HOCKESSIN DE	39.98	
03/24	03/24	2416407F5EQ6DXBGE	BORDERS BKS/MU01001379 WILMINGTON DE	84.80	
03/24	03/24	2445501F42ELMWNHT	JANSSEN'S MARKET IN GREENVILLE DE	63.76	
03/24	03/24	2445501F42EM45240	PAT'S PIZZERIA 302-999-7717 DE	53.30	
03/24	03/24	2449280F43DWM8VM	WAGNER'S HARDWARE GREENVILLE DE	3.49	
03/28	03/28	2413829F99GY3FT15	LOWE'S #622 WILMINGTON DE	24.98	
03/28	03/28	2416405F9B018WX3W	EXXONMOBIL83 04696589 WILMINGT DE	12.15	
03/28	03/28	2449279F9BW75YGL	ACME MARKETS 7808 S1T WILMINGTON DE	10.02	
04/01	04/01	7409800FD00XTMJST	PAYMENT - THANK YOU		6,652.70-
04/03	04/03	2425477FFDGG9VWHG	THE NEW YORK FOOD BAR NEW CASTLE DE	11.49	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
04/03	04/03	2449279FFBW7EA9D	ACME MARKETS 7828 S1T HOCKESSIN DE		98.12	
04/03	04/03	2469216FF00MPR22E	SHELL OIL 91002614193 NEW CASTLE DE		13.05	
04/05	04/05	2416407FHEQ6EAGG3	BORDERS BKS/MU01001379 WILMINGTON DE		42.95	
04/05	04/05	2432684FHAQMWN1A2	VIAVIENTE, LTD 214-291-1624 TX		124.00	
04/05	04/05	2432684FHAQMWN15F	VIAVIENTE, LTD 214-291-1624 TX		124.00	
04/05	04/05	2439900FGSN0V7BZM	KAY-BEE TOYS 00001016 WILMINGTON DE		2.98	
04/05	04/05	2439900FG8K5HQE8T	BEST BUY 00004655 WILMINGTON DE		39.98	
04/05	04/05	2439900FHMD0FQ9EQ	PATHMARK #5 00005892 WILMINGTON DE		110.39	
04/05	04/05	2444500FHP2E5VNA3	HAPPY HARRY'S INC #25 GREENVILLE DE		24.98	
04/05	04/05	2444500FHP2E5VNQO	HAPPY HARRY'S INC #25 GREENVILLE DE		15.33	
04/05	04/05	2449279FGBWX7913S	ACME MARKETS 7828 S1T HOCKESSIN DE		17.99	
04/05	04/05	2409800FGWGX6VMMG	BETTER BUSINESS BUREAU WILMINGTON DE		325.00	
04/06	04/06	2405523FJ8AE384TK	BRANDYWINE BREWING COMPA GREENVILLE DE		28.20	
04/07	04/07	2410838FK5SBD8VY0	MILLSBORO BONANZA MILFORD DE		44.13	
04/07	04/07	2422638FJAG0JG8FW	WM SUPERCENTER GEORGETOWN DE		64.52	
04/07	04/07	2424651FK60K3BX7L	BAKERS TRUE VALUE HDW MILLSBORO DE		455.96	
04/07	04/07	2424651FK60K3BX7Q	BAKERS TRUE VALUE HDW MILLSBORO DE		469.37	
04/07	04/07	2444500FKP4521B5E	AUTOZONE #1158 MILLSBORO DE		102.74	
04/07	04/07	2445501FJ2VLVEYMP	PEP UP GEORGETOWN DE		500.00	
04/07	04/07	2447090FJHD0PT37D	PANASYSTEMS INC GEORGETOWN DE		65.00	
04/07	04/07	2449280FJ3DWM8MV	MANLOVE AUTO PARTS 161 MILLSBORO DE		67.37	
04/07	04/07	7452551FKGK4AJY13	MAYRAND PUBLISHERS INC INTERNET CD		229.95	
04/07	04/07	2471705FKHFNWT3QX	FASTSIGNS WILMINGTON DE		702.80	
04/08	04/08	2415838FLP4MTP0HP	DELMARVA SHEDS GEORGETOWN DE		300.00	
04/08	04/08	7475542FK3S00SENP	NAWBO MCLEAN VA CREDIT			25.00
04/09	04/09	2410838FM60D4PDXX	STEVE SWYKA AUTO SPECLST WILMINGTON DE		498.89	
04/09	04/09	2413829FM9GZMJHD7	LOWE'S #622 WILMINGTON DE		714.35	
04/09	04/09	2416405FMB018ZAGK	EXXONMOBIL83 04757993 WILMINGT DE		24.20	
04/09	04/09	2416405FMB018Z03Z	EXXONMOBIL83 04757993 WILMINGT DE		50.00	
04/09	04/09	2443565FM03GZRB72	STEPHENS GARDEN CREATION 6103883094 PA		122.08	
04/10	04/10	2413829FN9GZV9ZMB	LOWE'S #622 WILMINGTON DE		71.40	
04/10	04/10	2416407FMP872HV4P	AMOCO OIL 08128993 GREENVILLE DE		26.73	
04/10	04/10	2445501FN2ZDV8QW0	WAWA INC # 826 WILMINGTON DE		11.26	
04/12	04/12	2413829FR9H02Z9NM	LOWE'S #622 WILMINGTON DE		98.94	
04/12	04/12	2443565FPTT4VEWLZ	EDUCATION DIRECT 888-427-1000 PA		34.00	
04/12	04/12	2445501FR319DKWWJ	WAWA, INC. #030 BOOTHWYN PA		9.61	
04/12	04/12	2445501FR319E6N06	WAWA INC # 826 WILMINGTON DE		7.35	
04/12	04/12	2461043FR09F9Q65K	THE HOME DEPOT 1602 CLAYMOUNT DE		13.41	
04/13	04/13	2432300FT7QLWEZ8V	CAREYS FOREIGN REPAIR GEORGETOWN DE		979.30	
04/13	04/13	2461043FT09F93T80	THE HOME DEPOT #1605 NEW CASTLE DE		13.80	
04/16	04/16	2414203FXWFK50EKX	WLI*RESERVATIONREWARDS.CO888-6885995 CT		9.00	
04/19	04/19	2439900FZ6HEX0RNF	DEEP'S GULF 91223727 CLAYMONT DE		29.87	
04/20	04/20	2469216FZ00N7LNKM	MWI*BUSINESSMAX 888-840-6296 CT		9.95	
04/21	04/21		OVERLIMIT FEE		25.00	

A183

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
05/17	05/17	2444500GVPZYBW4A0	BJ WHOLESALE #0015 WOX WILMINGTON DE		911.45	
05/17	05/17	2461043GV03TP19PN	STAPLES #932 WILMINGTON DE		466.85	
05/17	05/17	2479262GVJJ5WG0PY	NWL NEW CASTLE DE #44 NEW CASTLE DE		334.48	
05/18	05/18	2413829GW9H5DSFVQ	LOWE'S #622 WILMINGTON DE		8.52	
05/18	05/18	2416405GWB018X4PE	EXXONMOBIL83 04699195 NEWPORT DE		50.00	
05/18	05/18	2416405GWB018ZAEK	EXXONMOBIL83 04699195 NEWPORT DE		16.00	
05/18	05/18	2445501GV41SR337X	PEP UP GEORGETOWN DE		500.00	
05/18	05/18	2445501GW42SASFRG	WAWA INC # 826 WILMINGTON DE		2.87	
05/18	05/18	2445501GW42SASFT0	WAWA INC # 826 WILMINGTON DE		11.17	
05/18	05/18	2461043GW03STQQGL	7-ELEVEN 11305 WILMINGTON DE		3.74	
05/19	05/19	2416405GXB018XR50	EXXONMOBIL83 04699195 NEWPORT DE		50.00	
05/19	05/19	2416405GXRBGHD5FV	EXXONMOBIL83 04699195 NEWPORT DE		4.17	
05/19	05/19	2416405GXRBGHD5GD	EXXONMOBIL83 04699195 NEWPORT DE		3.19	
05/19	05/19	2422443GX8468JL8Q	ORION PIZZERIA MENDENHALL PA		10.87	
05/19	05/19	2443565GX03AE1H24	SHEMIN NURSERIES INC #34 ASTON PA		382.66	
05/19	05/19	2443565GX039XPMVG	SHEMIN NURSERIES #24 WEST CHESTER PA		59.22	
05/19	05/19	2443565GX039XPMWT	SHEMIN NURSERIES #24 WEST CHESTER PA		1.52	
05/19	05/19	2445501GX43R4QR7M	WAWA INC # 826 WILMINGTON DE		21.46	
05/20	05/20	2469216GX00MY64VY	MWI*BUSINESSMAX 888-584-2217 CT		9.95	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

BILL CONSOLIDATION ... HOME IMPROVEMENTS ... TUITION ...
THE VACATION OF A LIFETIME ... IMAGINE WHAT YOU COULD DO WITH
A HOME EQUITY LINE OF CREDIT FROM WILMINGTON TRUST.

NOW IMAGINE IT AT ONLY 3.99% APR.

A184

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$7,353.31
Minimum Payment Due \$148.00
Payment Due Date 07/16/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

2547

999954982 4098000037127854

1. Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$4,165.26
Payments	\$4,165.26
Credits	\$244.29
Purchases & other charges	\$7,597.60
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$7,353.31

CREDIT AND OTHER INFORMATION

Statement Date	06/21/04
Days In Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 06/21/04	NONE
Minimum Payment Due	\$148.00
Payment due date	07/16/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
05/20	05/22	2400870GYD5G5XVQX	COLLIER'S OF CENTREVIL CENTREVILLE DE		7.75	
05/20	05/22	2413829GY9H5N2A6D	LOWE'S #622 WILMINGTON DE		27.10	
05/20	05/22	2415838GYR2QHKJ14	FOUR ACRES TRAILER SALES WILMINGTON DE		14.04	
05/20	05/22	2416407GXP888F79H	AMOCO OIL 08128993 GREENVILLE DE		35.07	
05/20	05/22	2416407GXP888F799	AMOCO OIL 08128993 GREENVILLE DE		27.50	
05/20	05/22	2443565GY5SEQXTFV	JOES WILMINGTON DE		135.10	
05/20	05/22	2443565GZ039XSPEV	SHEMIN NURSERIES #24 WEST CHESTER PA		31.03	
05/20	05/22	2445501GY44MXT8NW	WAWA #170 CHADDS FORD PA		18.89	
05/20	05/22	2445501GY44MXT8P4	WAWA #170 CHADDS FORD PA		3.95	
05/20	05/22	2461043GY09F9RPHY	THE HOME DEPOT 1601 NEWARK DE		12.91	
05/21	05/22	2407314H0S66FPXFL	RUGGED WAREHOUSE WILMINGTON DE		419.58	
05/21	05/22	2413829GZ9H5SBHQT	LOWE'S #622 WILMINGTON DE		15.12	
05/21	05/22	2422443GZ9FYXESG9	MR MULCH OF WEST C WEST CHESTER PA		21.20	
05/21	05/22	2441800GZ45B0VRH7	FRANK'S UNION WINE MART WILMINGTON DE		16.99	
05/21	05/22	2443565GZ039XT5B	SHEMIN NURSERIES #24 WEST CHESTER PA		23.32	
05/21	05/22	2461043GZ03PWTHWF	SEARS ROEBUCK 1254 WILMINGTON DE		182.52	
05/21	05/22	2469216GZ00TGKDM5	SHELL OIL 91002614157 WILMINGTON DE		2.99	
05/21	05/22	2469216GZ00TGKDM5	SHELL OIL 91002614157 WILMINGTON DE		1.99	
05/21	05/22	2443523H0WHEVLW2M	ANTONIO S STEAKS & SHAKES CONCORDVILLE PA		35.67	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-8621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
05/22	05/22	2413829H09H5ZSTNW	LOWE'S #622 WILMINGTON DE		54.82	
05/22	05/22	2445501GZ45LBEFZS	SUNOCO CHADDS FORD PA		26.60	
05/23	05/23	2439900H1MD0FQ04W	PATHMARK #5 00005868 WILLMINGTON DE		47.50	
05/23	05/23	2443565H08ASB3VH1	CAPTAIN'S CATCH SEAFOOD WILMINGTON DE		139.00	
05/23	05/23	2444500H1R48QKJV6	KOHL'S #0272 WILMINGTON DE		57.98	
05/23	05/23	2445501H046J4WXV7	SUNOCO CHADDS FORD PA		10.00	
05/23	05/23	2445501H147FB9DM2	WAWA #840 NEW CASTLE DE		16.14	
05/25	05/25	2413829H39H6FN812	LOWE'S #622 WILMINGTON DE		48.56	
05/25	05/25	2422443H39FYXESDV	MR MULCH OF WEST C WEST CHESTER PA		165.36	
05/25	05/25	2443565H3039XBF5H	SHEMIN NURSERIES #24 WEST CHESTER PA		23.32	
05/25	05/25	2443565H3039XBF68	SHEMIN NURSERIES #24 WEST CHESTER PA		86.13	
05/25	05/25	2444500H3R5VHF8M1	HAPPY HARRY'S #13 WEST CHESTER PA		3.35	
05/25	05/25	2445501H349AXYFBL	WAWA #170 CHADDS FORD PA		14.23	
05/25	05/25	2445501H349AXYFBW	WAWA #170 CHADDS FORD PA		3.95	
05/25	05/25	2449398H306KZH7DB	CINGULAR*9830605700138 800-331-0500 TN		183.57	
05/26	05/26	2416407H4PTWLXS8D	MACARONI GR14300001438 WILMINGTON DE		63.45	
05/26	05/26	2443565H360178D55	HARVEST MARKET HOCKESSIN DE		64.41	
05/26	05/26	2443565H403ADMAQW	SHEMIN NURSERIES INC #34 ASTON PA		382.66	
05/26	05/26	2444500H4R6JQMVGM	HAPPY HARRY'S #38 HOCKESSIN DE		99.06	
05/26	05/26	2461043H32324RS8Q	GIANT FOODS #225 WILMINGTON DE		30.72	
05/26	05/26	2473309H45SLQ4HTK	PANTRY ONE FOOD MART WILMINGTON DE		54.98	
05/27	05/27	2416407H5G30NLBQD	SUNGLASS HUT 60003746 NEWARK DE		189.94	
05/27	05/27	2439900H5JFYJDEEV	LANE BRYANT 00060731 NEWARK DE		118.98	
05/27	05/27	2443565H5HW2HT09X	GODIVA CHOCOLATES #266 NEWARK DE		84.01	
05/27	05/27	2449398H54YEZZ89H	DOMINO'S PIZZA #7236 5034903044 OR		28.04	
05/28	05/28	2445501H64Q4MP80H	NEW SEASONS MARKET- HILLSBORO OR		19.83	
05/28	05/28	2461043H6232PT9VV	SUPERFRESH #586 NEW CASTLE DE		175.94	
06/02	06/02	7409800HB00XTMJSL	PAYMENT - THANK YOU.			4,165.26-
06/04	06/04	7461043HD03ROT8N7	SEARS ROEBUCK 1853 WILMINGTON DE			11.99-
06/05	06/05	2433239HES6HDQDV9	MANOR PHARMACY, INC. NEW CASTLE DE		104.58	
06/05	06/05	2443565HD8ASB3VB4	CAPTAIN'S CATCH SEAFOOD WILMINGTON DE		70.00	
06/05	06/05	7469216HD00M2QSY9	EXPEDIA*TRAVEL 800-367-3476 NV			232.30-
06/06	06/06	2407314HFS66HAABX	RUGGED WAREHOUSE WILMINGTON DE		103.90	
06/06	06/06	2449279HFBWX7AWEE	ACME MARKETS 7828 SIT HOCKESSIN DE		20.90	
06/07	06/07	2416407HF2LR7WL4E	TARGET 00011460 WILMINGTON DE		262.26	
06/07	06/07	2432684HGAQPBDDBM	VIAVIENTE, LTD 800-806-1418 TX		124.00	
06/07	06/07	2461043HG03RV7AM8	SEARS AUTO CNTR 6703 WILMINGTON DE		367.87	
06/08	06/08	2416405HHB018YQ9P	EXXONMOBIL83 04699195 NEWPORT DE		39.00	
06/08	06/08	2439900HHMD0FQA2H	PATHMARK #5 00005892 WILMINGTON DE		15.66	
06/09	06/09	2440369HJS6JFTP8Q	BRANDYWINE CIGARETTE & TO WILMINGTON DE		33.17	
06/10	06/10	2416407HJP88WZBDG	AMOCO OIL 08128993 GREENVILLE DE		33.01	
06/10	06/10	2443565HJTT4VETZ3	EDUCATION DIRECT 888-427-1000 PA		34.00	
06/10	06/10	2443565HK02TXGP0T	FEBY'S FISHERY INC WILMINGTON DE		75.15	
06/11	06/11	2424651HK8AEDPV05	AUGUST MOON INC 3023288113 DE		380.00	
06/11	06/11	2430153HMF932F62R	EL TAPATIO WILMINGTON DE		227.15	
06/12	06/12	2422443HM7T2NQEV9	FASHION LINK NEW CASTLE DE		175.00	

A186

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	2004	DEBIT AMOUNT	CREDIT AMOUNT
06/12	06/12	2422443HP8468JL8B	ORION PIZZERIA MENDENHALL PA		43.12	
06/12	06/12	2449279HMBWX7EJRR	ACME MARKETS 7828 S1T HOCKESSIN DE		328.49	
06/13	06/13	2416407HNKW7XKV1M	AMOCO OIL 07722333 NEW CASTLE DE		11.96	
06/13	06/13	2416407HNP88ZSX21	AMOCO OIL 07722333 NEW CASTLE DE		29.91	
06/13	06/13	2443186HMGSRATWP	GLAMOUR SHOTS WILMINGTON DE		1,499.00	
06/16	06/16	2410838HT8B39KAAL	THE SWIM SHOP WILMINGTON DE		135.00	
06/16	06/16	2414203HTWF4H8AMV	WLI*RESERVATIONREWARDS.CO888-6885995 CT		9.00	
06/17	06/17	2416405HSB018XL1W	EXXONMOBIL83 04696589 WILMINGT DE		27.45	
06/17	06/17	2422970HSF9A4XJRE	DOUBLETREE HOTELS FB WILMINGTON DE		138.20	
06/19	06/19	2475542HWM9F3K23H	HOCKESSIN WINE AND SPIRIT HOCKESSIN DE		6.99	
06/20	06/20	2461043HW23241N67	GIANT FOODS #225 WILMINGTON DE		77.58	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

QUICK TIPS

BILL CONSOLIDATION ... HOME IMPROVEMENTS ... TUITION ...
THE VACATION OF A LIFETIME ... IMAGINE WHAT YOU COULD DO WITH
A HOME EQUITY LINE OF CREDIT FROM WILMINGTON TRUST.

NOW IMAGINE IT AT ONLY 3.99% APR.

A187

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$7,095.12
Minimum Payment Due \$142.00
Payment Due Date 08/15/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

6640

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$7,353.31
Payments	\$7,417.40
Credits	\$0.00
Purchases & other charges	\$7,159.21
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$7,095.12

CREDIT AND OTHER INFORMATION

Statement Date	07/21/04
Days in Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 07/21/04	NONE
Minimum Payment Due	\$142.00
Payment due date	08/15/04

Send inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
04/27	06/22	F399600J8000SQ184	QUESTSAVERS 00-527-1656 T	8.95	
05/28	06/22	F399600J8000SQ184	QUESTSAVERS 00-527-1656 T	8.95	
06/21	06/22	2416407HYEQ6DXVOH	BORDERS BOOKS 01001379 WILMINGTON DE	6.99	
06/21	06/22	2469216HX00LSEX8P	MWIBUSINESSMAX 888-584-2217 CT	9.95	
06/22	06/22	2416405HZB018X442	EXXONMOBIL83 04730354 WILMINGT DE	20.30	
06/29	06/29	F399600J8000SQ184	QUESTSAVERS 800-527-1656 TX	8.95	
07/09	07/09	7409800JH01RNV2RB	PAYMENT - THANK YOU		7,417.40-
07/11	07/11	2475542JMM9NJ9MG4	FELICITA LODGE HARRISBURG PA	491.28	
07/11	07/11	2475542JM3SX2NZMY	FELICITA LODGE HARRISBURG PA	2,379.55	
07/12	07/12	2416405JKB018X249	EXXONMOBIL83 04696589 WILMINGT DE	17.22	
07/12	07/12	2416407JKTD53YB85	TRADER JOE'S #00006361 WILMINGTON DE	5.58	
07/12	07/12	2443565JTT4VET4V	EDUCATION DIRECT 888-427-1000 PA	34.00	
07/13	07/13	2416405JLB018X4Q7	EXXONMOBIL83 04699195 NEWPORT DE	17.01	
07/13	07/13	2416405JLB018ZJB2	EXXONMOBIL83 04699195 NEWPORT DE	11.00	
07/13	07/13	2422443JL9RZY69EL	KEE SUPPLY CO. WILMINGTON DE	8.89	
07/13	07/13	2469216JL006H8MRN	TEXACO INC 91014078295 HOCKESSIN DE	6.26	
07/14	07/14	2430133JMQR2GSN7Y	RESPOND COM 866-6385323 VA	30.00	
07/14	07/14	2430133JMQR2GVFJJ	RESPOND COM 866-6385323 VA	60.00	
07/14	07/14	2439900JM6HF4NHD3	CUMBERLAND 92029073 NEW CASTLE DE	4.18	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/14	07/14	2461043JM09FAQJ3A	THE HOME DEPOT #1605 NEW CASTLE DE	7.94	
07/14	07/14	2461043JM09FAQJ44	THE HOME DEPOT #1605 NEW CASTLE DE	12.25	
07/14	07/14	2461043JM09FAQJ90	THE HOME DEPOT #1605 NEW CASTLE DE	2.88	
07/14	07/14	2461043JM09FAQMK0	THE HOME DEPOT #1605 NEW CASTLE DE	14.95	
07/15	07/15	2410838JN8AXARPK1	GRAVELY HOCKESSIN INC HOCKESSIN DE	87.34	
07/15	07/15	2413829JN9HDKTSE	LOWE'S #622 WILMINGTON DE	157.94	
07/15	07/15	2445501JN5RSW8W32	WAWA INC # 842 HOCKESSIN DE	15.88	
07/15	07/15	2469216JN00AZGZ3S	SHELL OIL 91002614193 NEW CASTLE DE	21.57	
07/15	07/15	2409800JNWWGY4NN39	PLANNED PARENT-2 WILMINGTON DE	15.00	
07/16	07/16	2413829JP9HDX5FQ5	LOWE'S #622 WILMINGTON DE	11.99	
07/16	07/16	2414203JRWVFJ5V225	WLP*RESERVATIONREWARDS.CO888-6885995 CT	9.00	
07/16	07/16	2430133JTQR2HQ9E7	RESPOND COM 866-6385323 VA	99.00	
07/16	07/16	2445501JP5TRN3XSD	WAWA INC # 826 WILMINGTON DE	19.68	
07/16	07/16	2469216JP00D8BVHJ	SHELL OIL 91002614157 WILMINGTON DE	25.00	
07/17	07/17	2413829JR9HE1SGL9	LOWE'S #622 WILMINGTON DE	125.85	
07/17	07/17	2416405JRB018ZA2L	EXXONMOBIL83 04699195 NEWPORT DE	55.00	
07/17	07/17	2441800JT5VAM0Q9N	GATEWAY GARDEN CENTER HOCKESSIN DE	266.42	
07/17	07/17	2441800JT5VQ418V5	COUNTRYSIDE NURSERY & GAR NEWARK DE	282.55	
07/17	07/17	2443565JP60Z142NM	CHADDS FORD GREENHOUSES CHADDS FORD PA	147.84	
07/17	07/17	2445501JR5SNFKVGB	WAWA #844 NEW ARK DE	20.78	
07/17	07/17	2449280JR3DWM8Y7	J FRANKLIN STYER NURSERIE CONCORDVILLE PA	265.79	
07/17	07/17	2469216JR00EQRE1Q	TEXACO INC 91002614291 BEAR DE	35.00	
07/18	07/18	2413829JT9HE5KLWG	LOWE'S #217 BEAR DE	43.33	
07/19	07/19	2407314JSX37ZSNFL	ASSOCIATED LANDSCAPE CON 703-736-9666 VA	723.00	
07/19	07/19	2416405JSB018XX71	EXXONMOBIL83 04754503 NEW CAST DE	35.00	
07/19	07/19	2441800JS5W7S7Z29	COUNTRYSIDE NURSERY & GAR NEWARK DE	14.95	
07/19	07/19	2441800JS5W738SBP	GATEWAY GARDEN CENTER HOCKESSIN DE	223.54	
07/19	07/19	2445501JT5VJFW2TJ	PEP UP GEORGETOWN DE	500.00	PeP up
07/19	07/19	2469216JT00FW77NG	MW*BUSINESSMAX 888-584-2217 CT	9.95	
07/19	07/19	2469216JT00H09MBN	UPC*VISTAPRINT.COM 781-890-8434 MA	152.99	
07/20	07/20	2405523JS004JFG2G	THE CONARD-PYLE CO WEST GROVE PA	567.74	
07/20	07/20	2430133JSQR2J6K67	RESPOND COM 866-6385323 VA	60.00	

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	12.500%	12.500%	0.0342%	\$0.00
Cash Advances	\$0.00	12.500%	12.500%	0.0342%	\$0.00

A189

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$6,977.38
Minimum Payment Due \$140.00
Payment Due Date 09/15/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

4744

999954982 4098000037127854

Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$7,095.12
Payments	\$7,095.12
Credits	\$375.00
Purchases & other charges	\$7,352.38
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$6,977.38

CREDIT AND OTHER INFORMATION

Statement Date	08/21/04
Days In Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 08/21/04	NONE
Minimum Payment Due	\$140.00
Payment due date	09/15/04

Send inquiries to: WILMINGTON TRUST COMPANY
PSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/20	07/22	2416405JVB018YT81	EXXONMOBIL83 04699195 NEWPORT DE	27.03	
07/20	07/22	2444500JVTETXDWPX	HAPPY HARRY'S #51 STANTON DE	51.49	
07/20	07/22	2449124JVF947MBZH	NEWPORT PIZZA NEWPORT DE	35.15	
07/21	07/22	2416405JWB018XLPT	EXXONMOBIL83 04699195 NEWPORT DE	37.00	
07/21	07/22	2416405JWB018X74Q	EXXONMOBIL83 04699195 NEWPORT DE	72.00	
07/21	07/22	2432303JW3HTXVX0J	BRANDYWINE PATIO & FIR WEST CHESTER PA	156.35	
07/21	07/22	2432303JW3HTXVX0S	BRANDYWINE PATIO & FIR WEST CHESTER PA	67.84	
08/02	08/02	7409800K800XTMK80	PAYMENT - THANK YOU		7,095.12-
08/05	08/05	2430133KBQR2NM7JJ	RESPOND COM 866-6385323 VA	60.00	
08/05	08/05	2432684KBAQRV38NY	VIAMENTE, LTD 800-806-1418 TX	124.00	
08/05	08/05	2438894KAKGAQE8N0	WINNERS CHOICE READING 888-621-9695 GA	522.00	
08/06	08/06	2438775KQ03PTYY6A	STRAWBRIDGE - CONCORD WILLMINGTON DE	119.98	
08/06	08/06	2439900KBSN0R9VKN	KAY-BEE TOYS 00001016 WILMINGTON DE	189.94	
08/06	08/06	2443565KD6VTB4FHL	AMERICAN FURNITURE RNTL NEW CASTLE DE	320.00	
08/06	08/06	2449398KQ6017BMV6	POWELL'S BURNSIDE PORTLAND OR	54.90	
08/06	08/06	2471705KQ3HS2EEV3	360 VINYL AND CLOTHING PORTLAND OR	22.00	
08/07	08/07	2443565KD5V097QVP	THE WINE AND SPIRIT COMP GREENVILLE DE	43.35	
08/07	08/07	2445501KQ6D9BHS6Y	INCENSE MAGIC PORTLAND OR	30.00	
08/07	08/07	2449398KDWJXM4PVT	CINGULAR 3096 WILMINGTON, DE	300.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

8/04

2

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
				2,274.97	
08/07	08/07	2461043KD03RFP6MX	SEARS.COM 9300 800-349-4358 IA	15.75	
08/07	08/07	2471705KDJN3KYGJQ	THE BOILER ROOM PORTLAND OR	25.00	
08/08	08/08	2416407KEEQ49L753	BORDERS BOOKS 01000652 PORTLAND OR	6.10	
08/08	08/08	2416407KEKW9K0746	AMOCO OIL 08128993 GREENVILLE DE	6.72	
08/08	08/08	2416407KEKW9K3JJ3	AMOCO OIL 07722333 NEW CASTLE DE	15.89	
08/08	08/08	2416407KEP8AMALHP	AMOCO OIL 07722333 NEW CASTLE DE	23.10	
08/08	08/08	2416407KEP8AM794S	AMOCO OIL 08128993 GREENVILLE DE	4.95	
08/08	08/08	2426941KDEJ1VET64	PETERSONS NEWSSTAND CONV PORTLAND OR	11.40	
08/08	08/08	2445501KE6F6BK762	NEW SEASONS MARKET PORTLAND OR	25.79	
08/08	08/08	2449398KEBMH4HN9L	EINSTEIN NOAH BAGEL 1936 GREENVILLE DE	199.07	
08/09	08/09	2413829KF9GK86L4K	LOWE'S #217 BEAR DE	24.98	
08/09	08/09	2413829KF9GK86L4S	LOWE'S #217 BEAR DE	23.97	
08/09	08/09	2422443KF8468JLB8	ORION PIZZERIA MENDENHALL PA	60.46	
08/09	08/09	2422443KF8468JL8D	ORION PIZZERIA MENDENHALL PA	10.00	
08/09	08/09	2422443KG8468JL8Q	ORION PIZZERIA MENDENHALL PA	24.50	
08/09	08/09	2441800KF6FTDTSZX	COUNTRYSIDE NURSERY & GAR NEWARK DE	92.07	
08/09	08/09	2444500KFTXPS4ZAB	HAPPY HARRY'S #69 WILMINGTON DE	29.90	
08/09	08/09	2444500KFTXV51M4A	ZUPAN'S MARKET SJ7 PORTLAND OR	1.50	
08/09	08/09	2449398KF985P9423	CITY PORTLAND-DEPT TRANS PORTLAND OR	6.08	
08/09	08/09	2471705KF3HV09JP1	KATINAS DELI AND GROCERY PORTLAND OR	338.00	
08/09	08/09	2480390KF09A14L6V	RUGATEERS CLEARWATER FL	25.49	
08/10	08/10	2422443KG8468JLAF	ORION PIZZERIA MENDENHALL PA	26.45	
08/10	08/10	2440369KGS6JMNY0E	VIVA MAZATLAN PORTLAND OR	34.00	
08/10	08/10	2443565KFTT4VEPY8	EDUCATION DIRECT 888-427-1000 PA	24.90	
08/10	08/10	2444500KGTFF95ZHQ	NORDSTROM-RACK #0028 PORTLAND OR	150.00	
08/10	08/10	2477300KG3HV5WKJW	WOMEN TO WOMEN OB GYN WILMINGTON DE	22.01	
08/12	08/12	2416407KHP8AT8MJP	AMOCO OIL 08128993 GREENVILLE DE	113.30	
08/12	08/12	2469216KH006N61K1	UPC*VISTAPRINT.COM 800-721-6214 MA	34.95	
08/13	08/13	2445501KJ6JVXN5RN	CREDITREPORT8004933292 800-493-3292 CA	375.00	
08/13	08/13	2469216KJ0074E22T	KIN*ALCA 858-795-3090 CA	977.50	
08/13	08/13	2469216KJ0074E24S	KIN*ALCA 858-795-3090 CA	56.00	
08/15	08/15	2430133KMQR2T60XZ	RESPOND COM 866-6385323 VA	8.18	
08/15	08/15	2444500KMS27B2BLY	HAPPY HARRY'S #69 WILMINGTON DE	10.00	
08/15	08/15	2471705KMJN5PSH7X	NATIONWIDE WAREHOUSE NC20 NEW CASTLE DE	31.42	
08/17	08/17	2445501KN6NM578BH	SUNOCO HOCKESSIN DE		375.00-
08/17	08/17	7469216KN00EDRN7S	KIN*ALCA 858-795-3090 CA	9.95	
08/18	08/18	2469216KP00HLKR60	MWI*BUSINESSMAX 888-584-2217 CT		

*****IMPORTANT DISCLOSURE NOTICE*****

YOUR NEXT STATEMENT WILL CONTAIN AN ANNUAL \$18.00 FEE.
THE ENCLOSED DISCLOSURE NOTICE DETAILS YOUR RIGHTS.

A191

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.
Customer Service inquiries, call 302-652-2378 800-523-2378
To report a lost/stolen Credit Card or Quick Check Card 302-636-6621

10/04

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$6,852.69
Minimum Payment Due \$138.00
Payment Due Date 11/15/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

5246

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$481.49
Payments	\$499.49
Credits	\$0.00
Purchases & other charges	\$6,870.69
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$6,852.69

CREDIT AND OTHER INFORMATION

Statement Date	10/21/04
Days In Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 10/21/04	NONE
Minimum Payment Due	\$138.00
Payment due date	11/15/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
07/28	09/22	F399600M1000SQ273	QUESTSAVERS 00-527-1656 T	8.95	
08/28	09/22	F399600M1000SQ273	QUESTSAVERS 00-527-1656 T	8.95	
09/21	09/22	2400870LSD5G5XVQB	COLLIER'S OF CENTREVIL CENTREVILLE DE	15.50	
09/21	09/22	2420987LSDRMD0TWS	BUCKLEY'S TAVERN CENTERVILLE DE	48.60	
09/21	09/22	2469216LT00PZ3W8A	MW*BUSINESSMAX 888-584-2217 CT	9.95	
09/22	09/22	2469216LS00R9PGZX	TWX*AOLforBROADBAND SETTLE888-889-7201 VA	29.95	
09/22	09/22	2469216LS00R9PLTV	TWX*AOL PREMIUM SVCE SETT888-265-4042 VA	12.90	
09/23	09/23	2416407LVP8Q149YA	AMOCO OIL 08128993 GREENVILLE DE	33.30	
09/23	09/23	2430133LWQR34WF02	RESPOND COM 866-6385323 VA	100.00	
09/23	09/23	2449124LWF964NG0Y	NEWPORT PIZZA NEWPORT DE	11.70	
09/23	09/23	2461043LW03SDXJ3K	7-ELEVEN 20027 WILMINGTON DE	32.91	
09/24	09/24	2410838LX8AXARPK	GRAVELY HOCKESSIN INC HOCKESSIN DE	1,300.00	*
09/25	09/25	2449280LY3E6BWL1	UTAGE JAPANESE RSTR WILMINGTON DE	90.65	
09/25	09/25	2469216LY003HMRGB	SHELL OIL 91002614193 NEW CASTLE DE	20.08	
09/26	09/26	2416407LY2LR8NYW7	TARGET 00011460 WILMINGTON DE	19.99	
09/26	09/26	2422443LZ9N9FJTNK	KINETICS SKATEBOAR WILMINGTON DE	89.00	
09/26	09/26	2469216LY002RD155	TWX*AOL PREMIUM SVCE 0904888-265-9269 VA	12.90	
09/26	09/26	2469216LY002RX99J	TWX*AOLforBROADBAND 0904 888-889-7201 VA	24.95	
09/27	09/27	2422443M0933BZFLY	LIGHT HOUSE OF DEL HOCKESSIN DE	118.00	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D. HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
09/27	09/27	2443565LZ60178D2S	HARVEST MARKET HOCKESSIN DE	59.09	
09/27	09/27	2443565LZ60178D43	HARVEST MARKET HOCKESSIN DE	10.29	
09/27	09/27	2444500M0V2B66SE8	HAPPY HARRY'S INC #25 GREENVILLE DE	14.17	
09/27	09/27	2445501LZ1PW5ADVM	PAT'S PIZZERIA 302-999-7717 DE	26.70	
09/27	09/27	2445501LZ1587A0BF	TUESDAY MORNING #0204 HOCKESSIN DE	152.47	
09/27	09/27	2469216LZ0066K41X	SMI*SERVICEMAGIC, INC. 877-947-3639 CO	160.30	
09/28	09/28	2449280M03DWM8MH	FASHION PLACE-MEN WILMINGTON DE	55.97	
09/28	09/28	2409800M0WGXFDWFA	WILD THYME INC CENTREVILLE DE	48.00	
09/29	09/29	2416405M2B018YABM	EXXONMOBIL83 04699195 NEWPORT DE	65.06	
09/29	09/29	2444500M2V3RN7X6J	HAPPY HARRY'S #69 WILMINGTON DE	32.10	
09/29	09/29	2444500M2V3RN7X95	HAPPY HARRY'S #69 WILMINGTON DE	13.83	
09/29	09/29	2444500M2V3W6LNEF	ZUPAN'S MARKET SJ7 PORTLAND OR	23.90	
09/29	09/29	2445501M10JL1LVST	INCENSE MAGIC PORTLAND OR	65.00	
09/29	09/29	2445501M23FRAR8WR	SUNOCO HOCKESSIN DE	30.08	
09/29	09/29	2448540M1WGX2SXK0	MR MULCH DELAWARE INC MIDDLETOWN DE	267.00	
09/30	09/30	2415838M3V4MHNPA	K & L HAIR DESIGNS NEW CASTLE DE	30.00	
09/30	09/30	2422443M38468JL8A	ORION PIZZERIA MENDENHALL PA	8.86	
09/30	09/30	2422443M38468JL9Q	ORION PIZZERIA MENDENHALL PA	4.00	
09/30	09/30	2444500M3V4LN53EL	ZUPAN'S MARKET SJ7 PORTLAND OR	25.09	
09/30	09/30	2449215M3P68YWLFE	COUNTERMEDIA PORTLAND OR	18.94	
09/30	09/30	2449398M36017BFDB	POWELL'S BURNSIDE PORTLAND OR	23.48	
09/30	09/30	2409800M2WGX9GGQJ	THE WATCHMAKER WILMINGTON DE	730.00	
09/30	09/30	2448540M2WGX2SZRW	MR MULCH DELAWARE INC MIDDLETOWN DE	130.00	
10/01	10/01	2432684M4AQ57XKJV	VIAMENTE, LTD 800-806-1418 TX	124.00	
10/01	10/01	2444500M5V5EFHQYV	ZUPAN'S MARKET SJ7 PORTLAND OR	11.12	
10/01	10/01	2445501M4LM7R9BXQ	WAWA INC # 842 HOCKESSIN DE	5.98	
10/01	10/01	2469216M400GATFBW	TEXACO INC 91002614184 HOCKESSIN DE	28.80	
10/01	10/01	2471705M33VLGA1ER	REGAL CINEMAS FOX TOWER10 PORTLAND OR	8.50	
10/01	10/01	2475542M53VLZK2B4	MIMI MATERNITY 1148 NEWARK DE	318.80	
10/02	10/02	2430153M5S66M99MQ	AYCARAMBA MEXICAN GRILL BEAVERTON OR	6.45	
10/02	10/02	2444500M5V5SNX2W5	FRED-MEYER #0482 SFJ BEAVERTON OR	13.50	
10/02	10/02	2449215M5NQ699B8Q	FRY'S ELECTRONICS #16 WILSONVILLE OR	36.46	
10/02	10/02	2469216M400GMSP4S	SHELL OIL 27440482308 BEAVERTON OR	3.69	
10/03	10/03	2440369M681Z7S46W	SIAM THAI CEDAR HILLS BEAVERTON OR	15.40	
10/03	10/03	2445501M50JL1JWLA	INCENSE MAGIC PORTLAND OR	106.00	
10/04	10/04	2422443M78468JLBB	ORION PIZZERIA MENDENHALL PA	38.02	
10/04	10/04	2471705M6MAEJJAML	WASHCO LAWN AND GARDEN BEAVERTON OR	5.37	
10/05	10/05	2422443M88468JLEB	ORION PIZZERIA MENDENHALL PA	11.88	
10/05	10/05	2422443M98468JL8Q	ORION PIZZERIA MENDENHALL PA	6.00	
10/05	10/05	2445501M70JL1L9PT	INCENSE MAGIC PORTLAND OR	65.00	
10/06	10/06	2449398M94YSVPBFK	RICH'S CIGAR STORE(R) PORTLAND OR	6.75	
10/06	10/06	2449398M960A4WDVT	POWELL'S TECHNICAL PORTLAND OR	135.90	
10/06	10/06	2449398M96017BJKE	POWELL'S BURNSIDE PORTLAND OR	23.73	
10/07	10/07	2416405MAB018YYWJ	EXXONMOBIL83 04699195 NEWPORT DE	26.00	
10/07	10/07	2416407MAP8QE8SXG	AMOCO OIL 04801874 NEW CASTLE DE	58.34	
10/07	10/07	2416407M9P8QE8HQH	AMOCO OIL 04801874 NEW CASTLE DE	24.25	

A193

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

10/07

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
10/07	10/07	2422443MA7MME3YY5	A MAN WITH A CAN 302-834-7034 DE	751.57	
10/07	10/07	2444574MAV9T7LYAM	OFFICE DEPOT #645 PORTLAND OR	11.96	
10/08	10/08	2461043MB03RXX6GB	STAPLES #932 WILMINGTON DE	203.33	
10/08	10/08	2469216MA00XBT2GA	SMI*SERVICEMAGIC, INC. 877-947-3639 CO	48.00	
10/08	10/08	2477300MB3JQTME9E	WOMEN TO WOMEN OB GYN WILMINGTON DE	53.50	
10/09	10/09	2439975MQS66DF20J	MORELA MEXICAN NEWARK DE	37.80	
10/09	10/09	2445501MBLYHXDZ2G	CREDITREPORT8004933292 800-493-3292 CA	50.85	
10/09	10/09	2445501MBLYHXE2AK	CREDITREPORT8004933292 800-493-3292 CA	29.95	
10/09	10/09	2475542MBMAG3K18B	SILVIEW PIZZA SUB SHOP NEWPORT DE	19.95	
10/11	10/11	7409800ME00XTMJPB	PAYMENT - THANK YOU		18.00-
10/15	10/15	2415813MK2YX7P660	SERVICE DISPOSAL OF DE WILMINGTON DE	1417.28	
10/15	10/15	2430133MHQR3AZBYB	RESPOND COM 866-6385323 VA	94.00	
10/15	10/15	2469216MH00D44WT5	SMI*SERVICEMAGIC, INC. 877-947-3639 CO	46.00	
10/18	10/18	2443565MLTT4VE9BS	EDUCATION DIRECT 888-427-1000 PA	34.00	
10/19	10/19	2469216MM00L17YM0	AP9*BUSINESSMAX 888-584-2217 CT	9.95	
10/20	10/20	7409800MP01RNV3BH	PAYMENT - THANK YOU		481.49-

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	13.250%	13.250%	0.0363%	\$0.00
Cash Advances	\$0.00	13.250%	13.250%	0.0363%	\$0.00

A194

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$546.06
Minimum Payment Due \$11.00
Payment Due Date 12/16/04

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

3967

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$6,852.69
Payments	\$6,852.69
Credits	\$0.00
Purchases & other charges	\$546.06
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$546.06

CREDIT AND OTHER INFORMATION

Statement Date	11/21/04
Days in Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 11/21/04	\$6,153
Minimum Payment Due	\$11.00
Payment due date	12/16/04

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
10/24	10/24	2439900MVSAMBFDKN	KMART 00048074 BEAR DE	11.99	
10/25	10/25	2412479MVBZZ8JZF	HANOVER SHOE STORE 115 NEWARK DE	32.00	
10/25	10/25	2424651MXET7T48RS	TOYS R US #8314 NEWARK DE	89.98	
10/25	10/25	2432301MW3EQA8844	DOMINOS PIZZA #4404 NEW CASTLE DE	36.14	
10/25	10/25	2439900MWMD0FQBDV	PATHMARK #5 00005892 WILMINGTON DE	148.84	
10/26	10/26	2413829MX60T29GXZ	NEWARK COMM CO-OP NEWARK DE	47.32	
10/26	10/26	2416407MXP8D0P1LA	AMOCO OIL 08128993 GREENVILLE DE	33.00	
10/26	10/26	2469216MW002GZGRD	TWX*AOLforBROADBAND 1004 888-889-7201 VA	24.95	
10/26	10/26	2469216MW002HD83A	TWX*AOL PREMIUM SVCE 1004888-265-9269 VA	12.90	
10/27	10/27	2439900MX8K5HDG4Y	BEST BUY 00004655 WILMINGTON DE	14.99	
10/28	10/28	F399600N3000SQ307	QUESTSAVERS 800-527-1656 TX	8.95	
10/28	10/28	2475542MY3VWFY37T	ROBERT L GALLO INDUSTRIAL NEW CASTLE DE	85.00	
11/18	11/18	7409800NL01RMWJH8	PAYMENT - THANK YOU		6,852.69-

A195

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number** 4098 0000 3712 7854COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**FINANCE CHARGE CALCULATION**

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	13.500%	13.500%	0.0370%	\$0.00
Cash Advances	\$0.00	13.500%	13.500%	0.0370%	\$0.00

A196

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.Customer Service Inquiries, call
302-652-2378 800-523-2378To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$3,095.15

Minimum Payment Due \$62.00

Payment Due Date 01/15/05

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

38

999954982 4098000037127854

L Detach this top portion and return payment using enclosed envelope.

**VISA ACCOUNT ACTIVITY**

Account Number	4098 0000 3712 7854
Previous balance	\$546.06
Payments	\$555.03
Credits	\$17.08
Purchases & other charges	\$3,121.20
Cash advances	\$0.00
FINANCE CHARGE	\$0.00
New Balance	\$3,095.15

CREDIT AND OTHER INFORMATION

Statement Date	12/21/04
Days In Billing Cycle	30
Credit Line	\$6,700
Available Credit as of 12/21/04	NONE
Minimum Payment Due	\$62.00
Payment due date	01/15/05

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
10/28	11/22	F399600P0000SQ336	QUESTSAVERS 00-527-1656 T	8.95	
11/22	11/22	2443565NPTT4VF6F8	EDUCATION DIRECT 888-427-1000 PA	34.00	
11/23	11/23	2469216NR0006RJG	AP9*BUSINESSMAX 888-584-2217 CT	9.95	
11/24	11/24	2443565NT037JQTBV	SNOW & ICE MGMT ASSOC 814-835-3577 PA	170.00	
11/24	11/24	2461043NT231SMRTN	COMCAST SPOTLIGHT 610-344-9000 PA	2,132.00	
11/26	11/26	2469216NV006FZYL5	TWX*AOLforBROADBAND 1104 888-889-7201 VA	24.95	
11/26	11/26	2469216NV006GL96T	TWX*AOL PREMIUM SVCE 1104888-265-9269 VA	12.90	
11/30	11/30	7409800P001RMWHJE	PAYMENT - THANK YOU		546.06-
12/01	12/01	2432684P1AQVPKJ8S	VIAVIENTE, LTD 800-806-1418 TX	127.00	
12/06	12/06	F399600P5000LS341	AN ADJUSTMENT TO YOUR ACCOUNT		8.95-
12/10	12/10	2443565P9TT4VEKDT	EDUCATION DIRECT 888-427-1000 PA	34.00	
12/12	12/12	2416407PQP8EQP4BY	AMOCO OIL 08128993 GREENVILLE DE	26.06	
12/12	12/12	2416407PQP8EQP496	AMOCO OIL 08128993 GREENVILLE DE	29.00	
12/12	12/12	2439900PQMD0FQBWW	PATHMARK #5 00005892 WILMINGTON DE	45.72	
12/12	12/12	2469216PB00FR0DSH	AMZ*Amazon Payments AMAZON.COM WA	31.98	
12/12	12/12	2469216PB00FR0DST	AMZ*Amazon Payments AMAZON.COM WA	33.45	
12/12	12/12	2469216PB00FR0DVV	AMZ*Amazon Payments AMAZON.COM WA	16.98	
12/12	12/12	2469216PB00FR0DV1	AMZ*Amazon Payments AMAZON.COM WA	38.92	
12/12	12/12	2469216PB00FR0DWB	AMZ*Amazon Payments AMAZON.COM WA	37.95	

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call

302-652-2378

800-523-2378

To report a lost/stolen Credit Card or Quick Check Card

302-636-6621

A197

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854**COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**VISA TRANSACTIONS**

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
12/12	12/12	2469216PB00FR0DWK	AMZ*Amazon Payments AMAZON.COM WA	21.99	
12/12	12/12	2469216PB00FR0DW3	AMZ*Amazon Payments AMAZON.COM WA	36.95	
12/12	12/12	2469216PB00FR0J0T	AMZ*Amazon Payments AMAZON.COM WA	28.48	
12/12	12/12	2469216PB00FR0J1B	AMZ*Amazon Payments AMAZON.COM WA	54.00	
12/13	12/13	2469216PQ00GVJ15Y	AMZ*AMAZON SUPERSTORE AMAZON.COM WA	68.00	
12/13	12/13	2469216PQ00G0NHRY	AMZ*Amazon Payments AMAZON.COM WA	97.97	
12/15	12/15	F399800PG000IXFRL	PAYMENT - THANK YOU		8.97-
12/17	12/17	7469216PG00WF171K	AMZ*Amazon Payments AMAZON.COM WA		8.13-

THIS ACCOUNT HAS BEEN REPORTED LOST OR STOLEN. PLEASE DO NOT USE THIS ACCOUNT NUMBER.
YOU WILL RECEIVE A STATEMENT WITH YOUR NEW ACCOUNT NUMBER AND BALANCE INFORMATION.

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$0.00	13.500%	13.500%	0.0370%	\$0.00
Cash Advances	\$0.00	13.500%	13.500%	0.0370%	\$0.00

QUICK TIPS

PARA ASISTENCIA EN ESPAÑOL,
LLAME 1-800-523-2378 Y OPRIMA EL NUMERO DOS.

A198

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

WILMINGTON TRUST COMPANY
1100 NORTH MARKET ST
WILMINGTON DE 19890-0001

WILMINGTON TRUST VISA SERVICES

Account number 4098 0000 3712 7854

New balance \$111.69
Minimum Payment Due \$20.00
Payment Due Date 03/18/05

Address or home telephone change? Indicate here:

AMOUNT ENCLOSED \$

Make payable to WILMINGTON TRUST COMPANY

WILMINGTON TRUST COMPANY
PO BOX 15498
WILMINGTON DE 19850-5498

COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643

44

⑈999954982⑈ 4098000037127854⑈

Detach this top portion and return payment using enclosed envelope.



VISA ACCOUNT ACTIVITY

Account Number	4098 0000 3712 7854
Previous balance	\$55.93
Payments	\$0.00
Credits	\$0.00
Purchases & other charges	\$54.70
Cash advances	\$0.00
FINANCE CHARGE	\$1.06
New Balance	\$111.69

CREDIT AND OTHER INFORMATION

Statement Date	02/21/05
Days In Billing Cycle	31
Credit Line	\$6,700
Available Credit as of 02/21/05	NONE
Past Due Amount	\$10.00
Minimum Payment Due	\$20.00
Payment due date	03/18/05

Send Inquiries to: WILMINGTON TRUST COMPANY
FSC RESEARCH PO BOX 8894 WILMINGTON DE 19899-8894

VISA TRANSACTIONS

TRANSACTION DATE	POST DATE	REFERENCE NUMBER	ACTIVITY SINCE LAST STATEMENT	DEBIT AMOUNT	CREDIT AMOUNT
12/28	01/22	F3996000Z000SQ031	QUESTSAVERS 00-527-1656 T	8.95	
01/28	01/28	F39960016000SQ038	QUESTSAVERS 800-527-1656 TX	8.95	
02/07	02/07	24692161600DXLRQM	TWX*AOL PREMIUM SVCE 0105888-265-9269 VA	12.90	
02/07	02/07	24692161600DZAJ6A	TWX*AOL SERVICE 0105 800-827-6364 VA	23.90	
02/21	02/21	*FINANCE CHARGE*	PURCHASES \$1.06 CASH ADVANCE \$0.00	1.06	

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT

FULL MINIMUM PAYMENT DUE IMMEDIATELY.

THIS ACCOUNT HAS BEEN REPORTED LOST OR STOLEN. PLEASE DO NOT USE THIS ACCOUNT NUMBER.
YOU WILL RECEIVE A STATEMENT WITH YOUR NEW ACCOUNT NUMBER AND BALANCE INFORMATION.

TOTAL *FINANCE CHARGE* PAID IN 2004 \$0.00

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO
CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS,
OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED

A199

For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.

Customer Service Inquiries, call
302-652-2378 800-523-2378

To report a lost/stolen Credit Card or Quick Check Card
302-636-6621

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



WILMINGTON TRUST VISA SERVICES**Account number 4098 0000 3712 7854****COLEMAN D HOMSEY
ELLEN HOMSEY
466 SNUFF MILL LANE
HOCKESSIN DE 19707-9643**

IN YOUR CREDIT REPORT.

FINANCE CHARGE CALCULATION

	BALANCE SUBJECT TO FINANCE CHARGE	NOMINAL APR	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	FINANCE CHARGE
Purchases	\$89.90	14.000%	14.000%	0.0384%	\$1.06
Cash Advances	\$0.00	14.000%	14.000%	0.0384%	\$0.00

QUICK TIPS**PARA ASISTENCIA EN ESPAÑOL,
LLAME 1-800-523-2378 Y OPRIMA EL NUMERO DOS.**

A200

**WILMINGTON
TRUST****For more information about Wilmington Trust Services, visit us on our web site at www.wilmingtontrust.com.****Customer Service inquiries, call
302-652-2378 800-523-2378****To report a lost/stolen Credit Card or Quick Check Card
302-636-6621**



CHUBB GROUP OF INSURANCE COMPANIES
EASTERN CLAIM SERVICE CENTER

600 Independence Parkway
Chesapeake, Virginia 23320-5190
Phone: 800-252-4670 Facsimile: 757-222-4699

Mailing Address:
PO Box 4700
Chesapeake, VA 23327-4700

December 4, 2006

Murphy Spadaro & Landon
1011 Centre Road
Suite 210
Wilmington, DE 19805

RE: Insured Name: Coleman DuPont Homsey
Policy Number: 1268092901
Date of Loss: 10/01/04
Cause of Loss: Forgery Claim
Company: Vigilant Insurance Company

Dear Mr. Spadaro:

This letter is in reference to the above listed incident and to confirm that we received it in our office on January 5, 2006.

Enclosed please find a check in the amount of \$10,000.00 which represents the maximum payment for Credit Cards, Forgery, and Counterfeiting claims under the Homsey's above referenced policy.

This policy offers coverage for Credit Cards, Forgery, and Counterfeiting.

Credit cards, forgery, and counterfeiting

We cover a covered person's legal obligation, up to a total of \$10,000 for:

- loss or theft of a credit or bank card issued to you or a family member, provided that all the terms for using the card are complied with;
- loss caused by theft of a credit card number or bank card number issued to you or a family member when used electronically, including use on the Internet, provided that all the terms for using the card are complied with;
- loss caused by forgery or alteration of any check or negotiable instrument; or
- loss caused by accepting in good faith any counterfeit paper currency.

We will defend a claim or suit against you or a family member for loss or theft of a credit or bank card. We have the option to defend a claim or suit against you or a family member (or against a bank, with respect to this coverage) for forgery or counterfeiting.

We may investigate, negotiate, and settle any such claim or suit at our discretion. Our obligation to defend ends when our payment for the loss equals \$10,000.

In the event of a claim, the covered person shall comply with the duties described in Policy Terms, Property Conditions, Your duties after a loss and Policy Terms, Liability Conditions, Your duties after a loss. In addition, the covered person shall notify the credit card service company or the issuing bank.

This coverage does not apply to losses covered under Identity fraud.

Personal Liability Coverage

We cover damages a covered person is legally obligated to pay for personal injury or property damage which takes place anytime during the policy period and are caused by an occurrence, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in Exclusions.

In lieu of the definition for "occurrence" in the Introduction, the following definition of "occurrence" applies:

"Occurrence" means an accident or offense to which this insurance applies and which begins within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

If you have any questions, call me at 1-800-252-4670, extension 4118, between the hours of 8:00 am and 4:30 p.m.

Sincerely,



Christopher T. Evans
Identity Fraud Claims Examiner
757-222-4699 fax
ctevans@chubb.com

CHUBB GROUP OF INSURANCE COMPANIES
P.O. Box 4700
Chesapeake, VA 23227-4700

Page 1 of 1
Date of Loss: 10/01/2004
Policy: 001268092901
Occurrence: 000001
Insured: Coleman Homsey
Print Date: 12/4/06 10:00:01 AM



Payment Summary

Payee: Coleman Homsey

IssueDate: 12/04/2006
Check Number: 2860100
SSN#/TIN#

Date	Claimant	Description	Amount
	Coleman Homsey	Credit Cards, Forgery & C	10,000.00

ATTACHMENTS
Comments:

Check Total: 10,000.00

Claim Representative: CHRISTOPHER EVANS

Phone: (800)252-4670

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW. DO NOT CASH IF NOT PRESENT.



VIGILANT INSURANCE COMPANY
P.O. Box 4700
Chesapeake, VA 23227-4700

2860100 60-160
12/4/06 10 433

Mellon Bank N.A.
PITTSBURGH, PA

Claim Ref: 040506001668

PAY TO THE
ORDER OF

Coleman Homsey

THE SUM OF

Ten Thousand and 00/100 Dollars

IN SETTLEMENT OF credit card, forgery, & counterfeiting claim

\$***10,000.00**

Coleman Homsey
466 Snuff Mill Ln
Hockessin, DE 19707-9643

Authorized Signature

002860100 043301601 006 6544

A203

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE

COLEMAN DUPONT HOMSEY and
ELLEN HOMSEY,

Plaintiffs,

v.

VIGILANT INSURANCE COMPANY,

Defendant.

C.A. No. 07-338JJF

CERTIFICATE OF SERVICE

I hereby certify that on this date, I electronically filed the foregoing document with the Clerk of the Court using CM/ECF which will send notification of such filing(s) to the following:

Denise Seastone Kraft
Edwards Angell Palmer & Dodge LLP
919 North Market Street
Wilmington, DE 19801

In addition, I certify that the document itself was served by U.S. Mail at the address shown.

JOHN SHEEHAN SPADARO, LLC
/s/ John S. Spadaro
John S. Spadaro, No. 3155
724 Yorklyn Road, Suite 375
Hockessin, DE 19707
(302)235-7745

Attorney for Coleman DuPont
Homsey and Ellen Homsey

December 5, 2007